DOCUMENT RESUME

ED 262 728 HE 018 815

TITLE	Validation of Student and Parent Reported Data on the Basic Grant Application Form. Pre-Award Validation Analysis Study: Phases I and II Report.
INSTITUTION	Applied Management Sciences, Inc., Silver Spring, Md.
SPONS AGENCY	Bureau of Student Financial Assistance (DHEW/OE), Washington, D.C.
PUB DATE	1 Mar 79
CONTRACT	300-76-0354
NOTE	162p.; For related documents, see HE 018 812-826.
PUB TYPE	Statistical Data (110) -- Reports - Evaluative/Feasibility (142)
EDRS PRICE	MF01/PC07 Plus Postage.
DESCRIPTORS	*Accountability; College Students; *Disclosure; *Eligibility; Error Patterns; *Evaluation Criteria; *Financial Aid Applicants; Financial Needs; Grants; Higher Education; Income; Institutional Characteristics; Program Evaluation; Student Characteristics; *Student Financial Aid; Student Records
IDENTIFIERS	*Basic Educational Opportunity Grants

ABSTRACT

A Pre-Award Validation Analysis was conducted in 1978-1979 to provide the federal government information about the accuracy of data provided by applicants for Basic Educational Opportunity Grants. New procedures involved: validation of selected applications by college financial aid officers using documentation such as Federal Income Tax forms; tightening application edits; and establishing a multiple data entry procedure (i.e., applicants use three other application forms). The validation analysis focused on: characteristics of applicants selected and not selected for validation; characteristics of colleges selected by applicants; effectiveness of the validation selection criteria in terms of corrections submitted and impact on eligibility index; and impact of the new and tightened edits introduced in 1978-1979. A total of 96,585 validation applicants and 1,571,261 nonvalidation applicants were evaluated. Most of the analysis focused on characteristics of currently or previously eligible, regular applicants (i.e., those not applying for special consideration of changes in income). About 3 percent of all applicants and 6 percent of the regular eligibles were selected for validation. Appendices provide statistical findings and information on computing the eligibility index when the applicant is rejected. (SW)

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VALIDATION OF STUDENT AND PARENT REPORTED DATA ON THE BASIC GRANT APPLICATION FORM

PRE-AWARD VALIDATION ANALYSIS STUDY: PHASES I AND II REPORT

March 1, 1979

Prepared For:

Bureau of Student Financial Assistance
U.S. Office of Education
Department of Health, Education, and Welfare

Contract No. 300-76-0354

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EXECUTIVE SUMMARY

This report contains the findings from the first two sets of analyses performed in the 1978-79 Pre-Award Validation Analysis Study. The purpose of this study is to provide ongoing information to the Office of Education about the characteristics and behaviors of applicants who were selected for institution validation in the 1978-79 academic year. Specific issues addressed by this study include:

- Characteristics of applicants selected and not selected for validation.
- Characteristics of institutions indicated for attendance by validation and nonvalidation applicants.
- Effectiveness of the validation selection criteria in terms of corrections submitted and impact on eligibility index.
- Impact of the new and tightened edits introduced in the 1978-79 application processing system.

The findings contained in this report are tentative and preliminary because they reflect the applicant data base as of September 25, 1978. At that time regulations requiring institutions to conduct validation had not yet become effective. Therefore, it is expected that the amount of impact found in this study is conservative and lower than expected had all institutions conducted validation. Given this limitation, the major study findings follow.

CHARACTERISTICS OF VALIDATION AND NONVALIDATION APPLICANTS AND INSTITUTIONS SELECTED FOR POSSIBLE ATTENDANCE

As of September 25, 1978 a total of 3,201,196 students submitted applications to be considered for Basic Grant eligibility.

Approximately three percent of all applicants and six percent of the regular eligibles were selected for validation as follows:

- 85,052 or 88 percent of the validation applicants were selected according to Pre-established Criteria (PEC).
- 11,533 or 12 percent of the validation applicants were selected randomly, to form a comparison group for the applicants selected according to the criteria.

One of the pre-requisites for all of the Pre-established Criteria is the requirement for an applicant to submit a correction (or confirmation). Due to backlogs in application processing experienced during the summer of 1978, more than 80 percent of the PEC applicants were selected after July 17, 1978. The randomly selected applicants were selected more constantly, and more than 80 percent of the random group were selected on or before July 17, 1978. This has two serious implications - one, the impact for the random group will probably be overstated relative to the impact for the PEC group because the random group had more time to complete the validation process (which may take up to three months in certain circumstances). The second implication is that the random validation group is not "random" from a strict statistical perspective because all applicants did not have an equal probability for selection. However, comparisons between the random validation group and the remainder of the eligible population showed no substantial differences. Therefore, the random group to date may be considered a reasonable comparison group for the PEC group.

Major findings on the characteristics and behaviors of the validation and nonvalidation applicants follow.

- Applicants who meet the Pre-established criteria tend to have lower-than-average incomes and eligibility indices and to report higher than average amounts of taxes paid, unusual expenses and household sizes.
- Basic Grant applicants are not evenly distributed by application source. About half of the applicants enter via the College Scholarship Service (CSS) form; in rank order, the remaining use the BEOG, American College Testing Program (ACT), and Pennsylvania Higher Education Assistance Agency (PHEAA) forms.
- Validation applicants are distributed in the same order; however, disproportionately

more CSS applicants are selected for validation and disproportionately few BEOG applicants are selected. This may have occurred because more CSS applicants (relative to their proportion in the population) have been rejected, and rejection is a prerequisite to several of the validation criteria.

- Based upon rejection rates, it appears that the CSS applicants are experiencing the most difficulty in fulfilling the BEOG application processing system requirements (45% currently or previously rejected), followed by BEOG (38%). ACT (34%) and PHEAA (27%)

- Average eligibility indices also vary by application source. Eligibles who use the BEOG application have the lowest initial eligibility index (251), followed by ACT (445), CSS (451) and PHEAA(531). More than 40 percent of the PHEAA applicants are currently ineligible, while less than one-sixth of the BEOG applicants are ineligible.

The type of institution selected for attendance was also studied. It was found that validation applicants do not differ from nonvalidation applicants in the type of planned institution attendance. However, it was found that applicants with low eligibility indices tend to select two year proprietary institutions with large BEOG enrollments that are located outside of standard metropolitan statistical areas.

IMPACT OF VALIDATION

Overall, selection according to Pre-established Criteria seems to be more effective than random selection. As of September 25, 1978, 14.4 percent of the PEC applicants submitted corrections while 14.8 percent of the randomly-selected validation applicants submitted corrections. It is expected that the difference between these percentages will grow as the year proceeds, since most of the PEC applicants were selected quite recently. In terms of impact on the eligibility index, the PEC are clearly superior - the average effective[1]/ eligibility index change for PEC applicants who submitted corrections is 166, while the effective changes for the random group is 62. Both the PEC and the random validation applicants corrected adjusted gross income most often after selection for validation; Federal income taxes paid and nontaxable income were also among the most often

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[1]/ Effective changes are those which impact on potential award amounts.

corrected fields. It is interesting to note that adjusted gross income was the field corrected most often, even when applicants were selected because other data entries seemed suspect.

Although the PEC appear to be effective overall, there was substantial variation in the effectiveness of the specific subcriteria. Some of the variation, of course, is occurring because most applicants for certain criteria were selected quite recently, while most applicants meeting other subcriteria have had more time to complete the validation process. Findings for the individual subcriteria follow:

- Criteria A2, A3, and C2 are consistently the most superior subcriteria, both in terms of the percent of applicants submitting corrections, and the impact of the corrections on the eligibility index.
- Criteria A4 and A5 are weak in terms of impact on eligibility index. Both criteria focus on applicants with low and negative incomes. In later phases of this study refinements to these criteria (deleting applicants with negative incomes since previous research shows these applicants to be highly accurate, and eliminating low income applicants whose eligibility index is less than zero in absolute terms) will be tested to determine whether they would improve the effectiveness of these criteria.
- Criterion A9 showed very little impact on eligibility index. It is expected that unless financial aid officers are required to validate applicant resources, this criterion will continue to be ineffective. 1/
- Criteria A1, A7 and A8 applicants were among those selected most recently. This may be one reason why relatively few applicants submitted corrections. Those who did correct after selection for validation, however, experienced little impact. All of received edits before selection for validation because they omitted key data. Perhaps the edits alone were effective. Impact of these criteria will continue to be monitored in later analyses, with particular focus on whether accurate data were provided in response to edits for missing data before selection for validation.

1/ It should be noted that later analyses show that corrections to applicant resources effect substantial eligibility index changes. The overall finding for criterion A9 suggests that applicants selected for A9 are correcting other fields (such as AGI) more often than they are correcting applicant resources.

- *Criterion A6, which identifies applicants with income and tax inconsistencies has mixed results - few applicants submit corrections, but those who do have substantial eligibility index increases. In later analyses refinements will be tested to improve this criterion. Excluding applicants who may have legitimate inconsistencies (such as farmers, businessmen and applicants with disrupted marital situations) and increasing the amount of inconsistency between income and taxes will be among the refinements tested.*

- *Criteria A10, B3 and C3 applicants report a post-high enrollment greater than five. Although more than average percentages of these applicants are submitting corrections, impact on the eligibility index is small. This may have occurred because applicants reported the same household size as post-high enrollment, and the application processing system already assumed post-high enrollment to be one. Later analyses will test the impact of deleting applicants who received this edit from selection.*

- *B Criteria applicants were previously ineligible, and established eligibility by submitting corrections. Although average eligibility index changes are larger-than-average for this group, few applicants submitted corrections. In later analyses the hypothesis that these applicants did not enroll and receive a Basic Grant (because they already know that they will be ineligible after validation) will be tested to determine whether the lack of corrections means that this criterion is effective.*

Findings on validation impact also varied according to the application form used by the validation applicant:

- *Disproportionately more CSS applicants met the PEC and disproportionately fewer BEOG applicants met the PEC.*

- *Slightly more BEOG and ACT validation applicants submitted corrections than CSS and PEEAA applicants, but the impact of corrections is greater for CSS and PEEAA applicants (208 and 225 average effective eligibility index point changes). The average effective change for BEOG applicants (65) is only three points greater than the changes for the random validation group.*

- *Variation was also found in terms of the effectiveness of specific subcriteria. Criterion A2 was successful for all applicants, but the impact was 400 to 500 net eligibility index points greater for CSS and PHEAA than ACT and BEOG. A similar pattern emerged for criterion A6. Criterion A3 was highly successful on PHEAA and CSS, but not for BEOG and ACT. These findings suggest that it may be more cost-effective by selecting differentially by application source, and minimizing the selection of BEOG applicants.*

CORRECTIONS BEHAVIORS OF VALIDATION AND NONVALIDATION APPLICANTS

In addition to validation, another impetus for an applicant to submit a correction is the receipt of a processing comment on the Student Eligibility Report. Many of the PEC require the applicant to submit a correction prior to validation. Therefore, it is possible that validation is not necessary if the edits elicit accurate data. Highlights of preliminary findings that address corrections behaviors in response to comments and not in response to comments follow:

- *Applicants who meet validation criteria A tend to submit corrections that reduce potential award amounts <u>prior</u> to selection for validation. Later analyses will determine whether accurate data were provided after the edit comment, but before validation, allowing us to conclude whether validation is not necessary at the current level.*
- *Applicants meeting the B and C criteria submit corrections to increase award potential prior to selection for validation; post-selection corrections result in award decreases.*
- *Random validation applicants tend to submit corrections that reduce award potential before and after selection for validation. The edits and the deterrent value of validation are possible reasons for this finding.*
- *The majority of all corrections are made in response to an edit comment. Nearly all corrections made to adjusted gross income are to the applicants' disadvantage and are made in response to an edit comment.*
- *The magnitude and frequency of corrections made by validation applicants is greater*

pre-selection than post-selection. This finding also supports the effectiveness of the edits, and later analyses will address the issue of whether validation is necessary after a correction has been submitted in response to a comment.

- *The largest net eligibility index changes are occurring for validation applicants who correct adjusted gross income. These changes result in potential award decreases. For nonvalidation applciants, the greatest net eligibility index changes are occurring for applicants who change applicant's resources and social security educational benefits in combinations with other fields. These changes are generally resulting in potential award <u>increases</u> although few applicants are correcting these fields. These findings may suggest the beginning of a pattern toward abuse, and this area deserves careful future monitoring.*

IMPACT OF PROCESSING SYSTEM EDITS

Given the relationship between validation and the application processing system, the final component of this study focused on the impact of the application processing system edits. Impact was measured in terms of eligibility index changes occurring after a correction was submitted in response to an edit comment. In order to measure this change, it was necessary to assume values when edits were applied because of missing data. The rationale for the assumptions discussed in Chapter 6, and the assumptions used result in an overstatement of the impact. The findings concerning the impact of processing system edit comments follow:

- *Twenty-two percent of the 1978-79 regular applicants received new and tightened edits and 32 percent received other edits to the same fields addressed by the new and tightened edits.*

- *About 40 percent of the applicants who received new and tightened edits and 21 percent of the applicants who received other edits were rejected and have not succeeded in reentering the BEOG processing system. This suggests that the complexity of the application processing system may be preventing many needy students from receiving awards. Given the magnitude of the rejected applicant pool, it is*

suggested that OE closely monitor it and investigate this problem further in order to determine whether actions can be taken to assure quality data without excluding eligible applicants. Since this study is limited to statistical analyses of existing data, future analyses will not reveal what is preventing applicants from re-entering the system.

- *For those applicants who re-enter the system, the edits have had a substantial impact. The average effective eligibility index point changes for applicants who submitted corrections in response to the new and tightened edits is 198 and for other edits is 325. Both of these averages are larger than the average effective eligibility index changes occurring as a result of validation.*

- *The greatest single cause of rejection is missing data and the application source with the highest rejection rate - CSS - also has the highest incidence of missing data.*

- *Based upon applicants who reported an income, it does not appear that low income applicants are being rejected more often than applicants at other income levels. The facts that CSS applicants tend to have higher-than-average incomes and that CSS applicants make up the largest portion of the rejected pool also suggest that low income applicants are not being systematically excluded by the application processing system.*

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STUDY OVERVIEW

1.1: BACKGROUND AND LIMITATIONS

In the 1978-79 academic year, the Bureau of Student Financial Assistance (BSFA) initiated three new program procedures aimed at assuring accurate data on Basic Grant applications and facilitating the application process for a Basic Grant award. These new procedures are:

- The systematic validation of selected application information by financial aid officers at postsecondary institutions through the use of documentation such as Federal Income Tax forms;
- Placement of additional restrictions on the application corrections processing system by tightening application edits and refusing data which are inconsistent and/or incomplete; and
- Establishment of a multiple data entry (MDE) procedure to enable applicants to use three other application forms (the American College Testing Program's (ACT) Family Financial Statement; the College Scholarship Services (CSS) Financial Aid Form; and the Pennsylvania Higher Education Assistance Agency's (PHEAA) application for a State Grant) to also apply for a Basic Grant.

The subject of this report is the newly-instituted institution Pre-award Validation (PAV) effort. It is planned that about ten percent of the eligible applicants will be selected for validation, and validation will occur prior to award disbursement at the

postsecondary institution the student selects for attendance. Most of the applicants will be selected according to pre-established criteria (PEC) which have traditionally been indicative of misreporting. The remaining applicants will be selected randomly, to form a comparison group for the applicants selected according to the criteria.

Through the use of data reported by applicants on the original application and corrections, the Pre-award Validation (PAV) Analysis Study will describe the behaviors of the applicants selected for validation and compare them with other Basic Grant applicants; it will also attempt to measure the impact of the validation effort in terms of corrections to particular fields, changes in eligibility index and changes in expected award amounts.

This report presents the findings for the first two sets of analyses conducted on applicant data as of September 25, 1978. The foci of these analyses are primarily exploratory and descriptive, although they also provide preliminary indicators of impact.[1/] Two additional sets of analyses are planned for March and June, 1979, respectively; they will address the questions raised in this report and they will also report more precise impact information.

In order to interpret this report properly, it is important to understand the context under which the Pre-award Validation is occurring, and the specific events and procedures which could be interacting with the variables discussed in this report.

The Pre-award Validation effort was phased in during the 1978-79 academic year. Consequently, all components of the procedures were not implemented at the time of this report, and others had been newly activated immediately prior to the report. One major component of the pre-award process is the regulation requiring all Financial

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[1/] The applicant data base contains originally reported data plus corrections to the original data. It does not distinguish award recipients from other applicants, nor does it contain any data on award amounts. Data on recipients is expected to become available in February, 1979 and will be used in later analyses. Therefore, measures of impact in this report will be limited to the submission of corrections, and magnitude of change in fields corrected and eligibility indices.

Aid Officers to take part in the validation effort. As of September 25, 1978, these regulations were not in effect. Also, funding for an administrative allowance was not obtained. Therefore, we can expect that some unknown proportion of financial aid officers made Basic Grant awards without validating. Just prior to this report, changes were made to the amount of variance allowable between applicant-reported data and the data on the validation documentation. As a result, we can expect that validation occurred in some instances based upon earlier less restrictive item tolerances, and in other instances based upon the more restrictive tolerances. This suggests that our findings concerning item changes may be skewed to some unknown degree in the direction of fewer changes.

During the summer of 1978, a large backlog developed at the Basic Grant application processing center. Since a prerequisite to many of the criteria used for selecting applicants for validation is the submission of a correction, fewer applicants were selected than was anticipated, and the majority of these applicants were selected during and after late August. Consequently, it is expected that some unknown proportion of applicants were still undergoing validation and findings in this report probably reflect less impact than can be anticipated for the remainder of the academic year.

As was stated earlier, the PAV effort is one of three newly instituted procedures in the 1978-79 academic year. The findings presented in this report suggest that the other two procedures -- multiple data entry and the tightened edits -- may also be interacting with validation in both anticipated and unexpected ways. The possible relationships between these factors and validation that appeared in the analytic output are discussed specifically in the findings sections of this report. It should be noted that this report reflects the most preliminary and exploratory phases of the study; as such, it was not possible to anticipate all of

the interactions. Perhaps this report raises more questions than it answers in regard to the interaction of validation with the tightened edits and the MDE process.

In summary, this background discussion has cautioned the reader as to the existence of several factors which impose limitations on the study findings, as well as other factors which may be interacting with validation in ways which cannot be fully explained at this time.

1.2: KEY STUDY ISSUES

Since the major study objectives are to determine how well the validation effort is progressing and to measure preliminary indicators of impact, the questions to be answered relate to student corrections to the application and resulting changes in the eligibility index (EI). The factors considered appropriate for analysis include:

- Characteristics of applicants selected and not selected for validation;
- Adequacy of the pre-established criteria for detecting possible misreporting;
- Types, frequency and timing of corrections submitted by validation and nonvalidation applicants;
- Impact of changes to fields on eligibility indices of validation and nonvalidation applicants;
- Relationship of applicant characteristics and application source to current eligibility status of validation and nonvalidation applicants;
- Types of institutions that validation and nonvalidation applicants and those with low eligibility indices plan to attend; and
- Impact of the new and tightened edits on eligibility status and index changes.

An analysis of the pre-award validation process that could address above-stated study issues required clear specification of

key study variables. Several meetings between the staff of the Bureau of Student Financial Assistance (BSFA) and the staff of Applied Management Sciences focused on establishing definitions or appropriate analytic categories relating to the following areas of interest:

- The applicant characteristics to be examined in relation to validation;
- The pre-established criteria;
- The corrections behavior and resultant eligibility index changes for validation and nonvalidation applicants (including applicants' response to the new and tightened edits); and
- The characteristics of institutions associated with the validation effort.

Operational definitions and key study variables relative to these four areas of interest are discussed in the chapters pertaining to each.

1.3: STUDY POPULATION

The entire group of Basic Grant applicants was used as the study population, since it was a major study objective to compare the characteristics and corrections behavior of validation applicants with those of nonvalidation applicants.[1/] As of September 25, 1978, the status of the Basic Grant applicants was as follows:

- 3,138,875 regular applicants whose current status is:
  - .. 1,648,907 - eligible applicants
  - .. 965,374 - ineligible applicants
  - .. 524,594 - rejected applicants
- 62,321 supplemental applicants.

[1/] To facilitate the timeliness of data processing and to minimize expense, a ten percent random sample of the entire 3.2 million data base was used. Tables containing population totals were produced by assigning appropriate weights to each of the sampled applicant subgroups. Due to the large sample size, it can be expected that reliability of the sample is close to 100 percent.

Most of the analysis focused on characteristics of regular (non-supplemental) applicants who are currently eligible or were previously eligible. This population was analytically divided into four major study groups:

- 85,052 applicants selected for validation according to pre-established criteria (PEC);
- 11,533 randomly-selected validation applicants;[1/]
- 231,813 nonvalidation applicants who met at least one of the PEC; and
- 1,339,448 nonvalidation applicants who did not meet any of the PEC.

The group consisting of PEC validation applicants was further subdivided according to the criteria which they met -- one of the A, B or C groups.

The above-mentioned four study groups are referred to throughout this study as applicant subgroups. Four comparison groups were established:

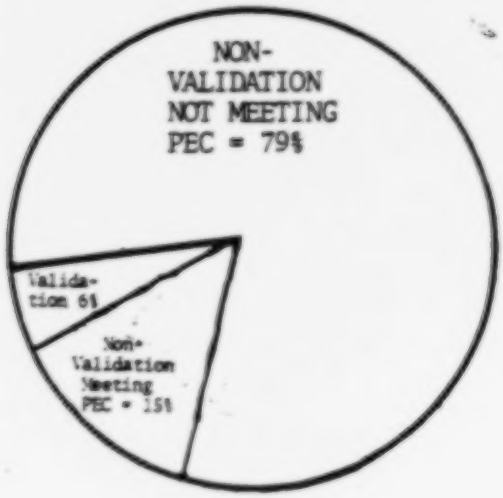
- Nonvalidation applicants, for comparison with validation applicants;
- Randomly-selected validation applicants, for comparison with applicants selected according to the PEC;
- Nonvalidation applicants meeting the PEC, for comparison with PEC validation applicants; and
- Randomly-selected validation applicants for comparison with nonvalidation applicants not meeting the PEC.

The following exhibit depicts these analytic classifications of the study population groups.

[1/] The "randomly" selected group was chosen by flagging every nth applicant. The random sample is not truely random in a statistical sense because all applicants do not have an equal probability for selection. This occurs because the selection ceilings were changed by OE from time to time; further, applicants who submit corrections have a greater chance of selection because they have multiple transactions.

EXHIBIT 1.1: PRE-AWARD VALIDATION STUDY GROUPS

Validation = 6% of which:
- PEC = 5%
  - PEC A = 5%
  - PEC B = 1%
  - PEC C = <.5%
- Random = 1% 1/



As Exhibit 1.1 clearly demonstrates, validation applicants constitute a small proportion of the study group, as well as a small portion of all Basic Grant applicants. It should be remembered, that although the proportion of validation applicants is small, the actual number of such applicants (96,585) is large enough to determine if significant differences in characteristics and corrections behavior exist between validation and nonvalidation applicants.

1.4: STUDY PROCEDURES

All analyses for this report were conducted through the development of frequency distributions and bivariate contingency tables. Specifications for the analyses were developed in July, 1978, and updated in September, 1978. After review and approval by the Bureau of Student Financial Assistance, these specifications were programmed and produced by Applied Management Sciences. Where appropriate, detailed discussions of methodological procedures and limitations are presented in the remaining chapters of this report.

1/ The PEC A, B and C groups add to more than the PEC total due to a subset of the applicants meeting multiple criteria.

Chapter 2 compares applicant characteristics of the major study groups. Chapter 3 examines the institutional characteristics associated with validation. The adequacy of the pre-established criteria for detecting possible misreporting is discussed in Chapter 4. Chapter 5 contains the results of analysis of the corrections behavior of validation and nonvalidation applicants. The impact of the new and tightened edits on students' corrections behavior is the subject of Chapter 6.

2

APPLICANT CHARACTERISTICS

2.1: KEY VARIABLES

In order to understand the dynamics of the applicant groups under study, it is necessary to describe these groups relative to the study objectives. The characteristics of applicants expected to impact on the validation effort are: date of selection for validation, percent meeting each of the pre-established criteria, percent filing supplementals, average current status on income and household fields, percent filing from various application sources, and the eligibility status and index of applicants after selection for validation. The importance of each of these variables is briefly discussed below.

Date of Selection - The earlier the date of selection for validation, the longer the time validation applicants had to submit corrections by the cut-off date of our data base -- September 25, 1978. A relationship was hypothesized between date of selection for validation and percent of validation applicants submitting corrections after their selection.

Pre-established Criteria - The number of validation applicants selected for each pre-established criterion is an important descriptive statistic relating to the validation applicant population. The number selected for each criterion should be compared to the percent submitting corrections within each criterion group. This is one measure of the efficacy of the pre-established criteria for detecting possible misreporting.

Supplemental Filing - Basic Grant applicants may submit a supplemental application if they meet one of six conditions (explained later in this chapter) causing sizable reductions in income from one year to the next. Supplemental filers are exempt from validation. We hypothesized that the percentage of supplemental filers might have increased this year, and that this possible increase might be due to applicants attempting to avoid validation.

Household and Income Characteristics - Key data fields on the Basic Grant application which have major influence on the computation of the eligibility index are:

- household size (HS)
- number in household enrolled in postsecondary institutions (PHE)
- dependency status
- adjusted gross income (AGI)
- nontaxable income (NTI)
- net assets (NA)
- Federal taxes paid (TP)
- applicant's resources (AR)
- veteran's educational benefits (VEB)
- unusual expenses (medical/dental, casualty, fire/theft) (UE)
- unreimbursed elementary and secondary school tuition (UT)

These data fields are subsequently referred to as "Critical" (in the sense that they affect computation of the EI) fields. It is important to obtain both static and dynamic measures on these critical fields. In this chapter we compare average values on these data fields for applicants at one point in time -- a static measure. In later chapters, we discuss changes to critical fields resulting from corrections applicants submit to their applications.

Application Sources - At the time of analysis, there were four sources by which a student could be considered for a Basic Grant -- the regular Basic Grant application, and the three satellite processors in the multiple data entry system -- ACT, CSS, and PHEAA. Since each of the application forms is different in design as well as content, we analyzed corrections behaviors and eligibility status changes for students applying through each source.

Eligibility Status and Eligibility Index - The eligibility index (EI) is calculated based on the information provided on the application. Ranges from 0 - 1600 qualify applicants for a Basic Grant. The lower the EI, the lower the expected contribution from the applicant and the higher the award amount. Award amounts for the same eligibility index may vary due to the student's enrollment status and the cost of education at the school selected by the applicant for attendance. Award amounts are never less than $200 and they may never exceed one-half the cost of education at the selected school. An applicant may be assigned any one of three eligibility statuses once the SER is processed -- eligible for an award, ineligible for an award (when the eligibility index is greater than 1600 points) or rejected (when the application was missing vital information or some key data fields contained inconsistent information). An applicant's eligibility status may change when corrections to the applications are submitted. (Each time an application is sent back to the BEOG processor with corrections, a new transaction is recorded for that applicant; thus, the transactional history consists of eligibility index and status changes resulting from corrections.) Since data on recipients of awards are not currently available, changes in eligibility index were used to estimate impact throughout the analyses.

These are the variables which are used to describe the applicant population and to set a framework for analysis of the corrections behavior of 1978-79 BEOG applicants. Additional findings on the pre-established criteria and changes in applicants' eligibility index and status will also be included in later chapters.

2.2: APPLICANTS MEETING VALIDATION CRITERIA

BSFA assigned different weights to the various pre-established criteria as well as individual "ceilings" on the number of applicants to be selected for each criterion. Following is a summary of the distribution of PEC applicants by each criterion as of September 25, 1979.

TABLE 2.1: NUMBER OF SELECTED PEC APPLICANTS MEETING EACH CRITERION

Criterion	# of PEC Applicants Meeting This Criterion[1]
A1	5,056
A2	13,288
A3	9,403
A4	10,157
A5	10,086
A6	22,665
A7	10,731
A8	21,293
A9	878
A10	351
B1	116
B2	9,670
B3	20
C1	1,066
C2	6,730
C3	22

[1] These are duplicated counts.

This table shows that the largest number of PEC applicants met (selection to be completed by January 1, 1979) criteria A6 and A8; very few applicants met criteria B3 and C3.

We also attempted to determine whether the randomly-selected validation applicants were truly random with respect to meeting the pre-established criteria. To make this determination, we compared the percentage of randomly-selected validation applicants meeting each PEC with the percentages of nonvalidation applicants meeting the criteria. The results of this comparison are shown in the following table:

TABLE 2.2: PERCENT OF RANDOM VALIDATION APPLICANTS AND NON-VALIDATION APPLICANTS MEETING PEC

PEC	% In Random Group Meeting Criteria	% in Nonvalidation Group Meeting Criteria
PEC A	18.03%	18.13%
A1	.32	.40
A2	8.84	8.61
A3	1.21	1.35
A4	2.70	2.74
A5	2.68	2.74
A6	2.08	2.25
A7	1.10	1.23
A8	3.12	3.07
A9	.06	.05
A10	.04	.02
PEC B	.63	.71
B1	.06	.03
B2	.57	.67
B3	.00	.00
PEC C	10.57	.47
C1	.11	.09
C2	10.47	.38
C3	.01	.00

These figures allow us to conclude that the randomly-selected validation applicants are representative of the remainder of non-PEC applicants. Only criterion C2 (initially eligible applicants who reduce their E1 by 600 or more points) is somewhat suspect: 10.47

percent of the randomly-selected applicants meet this criterion, compared to only .47 percent of the nonvalidation applicants. As the next section reports, the random group was selected earlier than the PEC groups. Perhaps more applicants meeting criterion C2 were in the population earlier and thus had a greater chance for selection in the random group than other PEC applicants.

2.3: DATE OF SELECTION

It is important to note that applicants were not selected for validation either simultaneously or constantly over time. This is due, for the most part, to the backlog in corrections processing that occurred during the summer of 1978. Since all of the PEC applicants had to submit at least one correction prior to selection, the majority of the PEC applicants were selected after August, 1978. As a result, there was little time for many PEC applicants to have made corrections since their selection for validation. The following table illustrates the distribution of validation applicants according to dates of selection for validation.

TABLE 2.3: DISTRIBUTION OF VALIDATION APPLICANTS BY DATE OF SELECTION FOR VALIDATION

Date of Selection	% Selected by This Date[1/]	
	PEC	Random
PRIOR to 2/17	0%	0%
2/18 to 3/17	0	0
3/18 to 4/17	0	11
4/18 to 5/17	4	24
5/18 to 6/17	5	14
6/18 to 7/17	7	14
7/18 to 8/17	42	18
AFTER 8/17	42	19

[1/] Each time interval contains mutually exclusive, rather than cumulative percentages.

2.4: SUPPLEMENTAL FILING

The number of applicants filing supplementals was studied to determine whether validation applicants appear to be avoiding validation by filing supplemental applications. Two points of comparison were used: first, the number of applicants filing supplementals was compared for two years -- 1976-77 and 1978-79; and second, the percentages of validation versus nonvalidation applicants filing supplementals for the 1978-79 academic year were compared. Neither comparison supports the hypothesis that validation applicants were avoiding validation by filing supplementals, as the following tables indicate.

TABLE 2.4: COMPARISON OF PERCENTAGES OF APPLICANTS FILING SUPPLEMENTALS FOR ACADEMIC YEARS 1976-77 and 1978-79.

Number of Applicants	Supplementals Filed During 1976-77 Processing Year[1/]	Supplementals Filed Through September 25 of the 1978-79 Processing Year
Filing Supplementals	146,181	62,321
% Filing Supplementals	4.6%	1.94%

[1/] Source for 1976-77 information is the Profiles of 1975-76 Supplemental Basic Grant Applicants, Applied Management Sciences, May 26, 1978.

Table 2.3 shows that there is a low percentage of applicants filing supplementals this year, compared to the percentage filing in 1976-77. Perhaps this is due to the backlog in application processing this year and to the fact that this year's data base is representative only of applicants filing prior to the end of September, while the 1976-77 data represent all 1976-77 supplemental filers.

TABLE 2.5: PERCENT OF APPLICANTS FILING SUPPLEMENTAL APPLICATIONS BY APPLICANT CATEGORY - 1978-79.

	Total	Validation	PEC	PEC A	PEC B	PEC C	Random	Non-Validation
# Filing Supplementals	62,321[1/]	413	364	283	56	25	49	43,731
% Filing Supplementals	1.94%	.42%	.42%	.39%	.58%	.52%	.42%	1.40%

[1/] 18,177 supplemental filers did not indicate a reason, therefore the total number indicating a reason for filing is 44,144.

According to Table 2.6, smaller percentages of validation than nonvalidation applicants are filing supplementals. The PEC A group has the smallest percentage of applicants filing supplementals.

We also studied the percent of applicants filing by each supplemental reason for the two academic years to determine if any changes in filing trends have occurred. Following is an explanation of each of the supplemental conditions referred to in the succeeding tables:

A - A parent or spouse who received income in the preceding year died in the preceding or current year.

B - A parent or spouse who earned income in the preceding year has experienced a complete loss of all employment for at least 10 weeks in the current year.

C - A parent or spouse who earned income in the preceding year has been unable to pursue normal income-producing activities in the current year for at least 10 weeks, due to either disability occurring in the preceding or current year or a natural disaster that occurred in the current year.

D - A parent or applicant has become separated or divorced after a Basic Grant application has already been submitted.

E - The applicant who was employed for at least 35 hours per week for at least 30 weeks in the preceding year is no longer employed on a full-time basis in the current year.

F - A parent, applicant or spouse who received income in 1977 has experienced a loss of unemployment benefits in 1977 or 1978.

It should be noted that F is a new condition for the 1978-79 academic year.

TABLE 2.6: PERCENT OF APPLICANTS FILING SUPPLEMENTALS BY SUPPLEMENTAL CONDITION, FOR ACADEMIC YEARS 1976-77 AND 1978-79.

Supplemental Condition	% of Applicants Filing Supplementals Who File Under This Condition	
	1976-77	1978-79
A	10.7%	3.72%
B	46.0	11.84
C	2.3	20.55
D	11.2	5.82
E	29.7	52.39
F	--	5.66

Overall, condition E -- applicant's loss of full-time employment -- accounts for the greatest percentage of supplementals filed in 1978-79. This is different from the 1976-77 distribution of supplemental filing conditions. The percentage of applicants filing under condition E relative to all supplemental filers has increased by more than 30 percent from 1976-77 to 1978-79. This could be due to the sizable increase in the percentage of applicants with independent status between the two years. In a similar vein, the percentage of applicants filing supplementals under condition C -- parent or spouse unable to pursue income-producing activities for at least 10 weeks due to natural disaster or disability -- is 10 times greater in 1978-79 than it was in 1976-77. Condition B -- complete loss of employment of parent or spouse for at least 10 weeks -- accounts for only one-fourth of the percentage of applicants who filed under this condition in 1976-77. Supplemental condition F -- loss of unemployment benefits -- is a new condition this year; relatively few applicants have filed under this condition.

We further analyzed the percent of applicants filing under each supplemental condition in 1978-79 by applicant subgroup to determine if there were any noticeable differences among the groups.

TABLE 2.7: PERCENT OF APPLICANTS FILING UNDER EACH SUPPLEMENTAL CONDITION IN 1978-79, BY APPLICANT CATEGORY

	Applicant Category							
	Total	Validation	PEC	PEC A	PEC B	PEC C	Random	Non-Validation
% Filing by Supplemental Condition[1]								
	E 52.39%	C 29.29%	C 30.76%	C 34.62%	E 32.14%	E 40.00%	E 32.65%	E 52.67%
	C 20.55	B 24.45	B 24.17	B 26.85	C 16.07	C 20.00	B 26.53	C 20.46
	B 11.84	E 22.27	E 20.87	E 16.96	F 16.07	B 16.00	C 18.36	B 11.72
	D 5.82	D 8.95	D 9.61	D 9.54	B 14.28	F 12.00	A 10.20	D 5.79
	F 5.66	A 8.47	A 8.24	A 8.12	D 12.50	A 8.00	F 8.16	F 5.65
	A 3.72	F 6.53	F 6.31	F 3.88	A 8.92	D 4.00	D 4.08	A 3.67

[1] These percentages are relative to the number of applicants for a particular subgroup filing supplementals, and indicating a reason.

We note that PEC B applicants file under condition F -- loss of unemployment benefits -- with almost twice the frequency of any other applicant group. Since these were initially ineligible applicants who became eligible through one correction with an effective EI change of 400 or more points, it seems contradictory that initially higher income applicants are taking advantage of condition F (loss of unemployment benefits) with greater frequency than other applicants.

The data indicate that at this time the validation applicants do not seem to be filing supplementals to bypass validation requirements. It is inconsistent, however, for criterion B applicants who were previously ineligible (indicating no need for a BEOG) to be filing supplementals because unemployment benefits have expired. This could be an anomaly due to the relatively small numbers of applicants involved or it may be indicative of a trend toward abuse.

2.5: APPLICATION SOURCE

In addition to the regular Basic Grant application, there were three other applications that could be used for applying for a Basic Grant:

- American College Testing Program (ACT)
- Pennsylvania Higher Education Assistance Agency (PHEAA)
- College Scholarship Service (CSS)

Following is the distribution of all applicants and validation applicants by application source.

TABLE 2.8: PROFILE OF VALIDATION APPLICANTS BY APPLICATION SOURCE

	BEOG	ACT	CSS	PHEAA
% of Population	30.0%	17.8%	48.6%	3.4%
% of Validation Group	24.2	15.0	57.6	3.0

Almost half of the 1970-79 BEOG applicants applied via the CSS application, while less than one-third used the BEOG application. The fewest applicants used the PHEAA forms, which is to be expected since PHEAA applicants are Pennsylvania residents. The distribution of validation applicants by application source is not the same as the population source. CSS applicants are overrepresented by almost one-fifth, while all other applicants are underrepresented, particularly the BEOG applicants. This suggests that some feature of the CSS application process or some common characteristics of the CSS applicants are correlated with the validation selection criteria.

We also examined applicants' current and previous eligibility status (eligible, ineligible or rejected) by the application source. The following table demonstrates that CSS applicants have the highest rates of rejection and the lowest rates of currently eligible applicants:

TABLE 2.9: APPLICANTS' CURRENT AND PREVIOUS ELIGIBILITY STATUS BY APPLICATION SOURCE[1/]

Application Source	% Always Rejected	% Currently, Not Previously Rejected	% Currently Eligible, Never Rejected	% Currently Eligible, Previously Rejected	% Currently Ineligible, Never Rejected	% Currently Ineligible, Previously Rejected
BEOG	16.4	.3	49.7	17.4	12.1	3.9
ACT	14.7	.5	38.5	13.5	27.4	5.1
CSS	17.1	.3	29.3	17.4	25.6	10.0
PHEAA	11.1	.4	36.3	9.5	36.9	5.6

[1/] Row percentages add to less than 100 due to rounding. The percentages in this table can be calculated from the data in Table 117 in the Appendix.

CSS filers also have a higher percentage of previously rejected applicants subsequently becoming ineligible than do applicants filing from other sources. PHEAA applicants tended to be ineligible more frequently than any other group of filers. BEOG filers, on the other hand, tend to be eligible more frequently than any other filers.

The fact that CSS applicants have the highest rejection rates partially explains their overrepresentation in the PEC validation group, since rejection is a prerequisite for meeting several validation criteria. It also suggests that more CSS applicants are experiencing more difficulty in fulfilling the application requirements than any other group. It is also interesting to note that PHEAA applicants have the lowest rejection rates and are experiencing less difficulty with the application processing system than applicants who used the BEOG form.

The average initial eligibility index for applicants who are (or were previously) eligible also varies substantially by application source, as the following table demonstrates.

TABLE 2.10: APPLICANTS' AVERAGE INITIAL ELIGIBILITY INDEX BY APPLICATION SOURCE (ELIGIBLES ONLY)

Application Source	BEOG	ACT	CSS	PHEAA
Average Initial Eligibility Index	251	445	451	531

2.6: APPLICANT FAMILY AND INCOME CHARACTERISTICS

In order to determine if any substantial differences in family and income characteristics exist among the major study groups, we compared the means of each study group with the grand mean for all applicants on the information reported on critical data fields for the current transaction. The following table displays the findings. Note that the figures entered for all applicants are absolute values, whereas the figures for the study group are indices relative to the grand mean for all applicants.

TABLE 2.11: AVERAGE CURRENT VALUES FOR CRITICAL DATA FIELDS BY DEPENDENT AND INDEPENDENT APPLICANT GROUPS

	$\bar{X}$ EI	$\bar{X}$ HS	$\bar{X}$ #PHE	$\bar{X}$ AR	$\bar{X}$ AGI	$\bar{X}$ TP	$\bar{X}$ NTI	$\bar{X}$ NA	$\bar{X}$ SSA	$\bar{X}$ VA	$\bar{X}$ UE	$\bar{X}$ VT
Grand Mean	442[1]	4.9	1.6	$104	$7,418	$434	$1,447	$11,171	$302	$ 47	$391	$87
All Applicants	296[2]	2.4	1.1	0	2,224	$ 67	$1,059	$ 309	$105	$203	$122	$15
Mean Index	.88[1]	1.02	1.00	.93	.95	1.80	.67	1.10	.82	.92	1.19	1.02
PEC Group	.81[2]	1.26	1.09	10.61	.96	3.34	.73	1.77	1.23	1.46	1.44	1.22
Mean Index	1.04	.99	1.00	.98	1.00	.97	1.03	1.02	1.03	1.02	.99	.99
Random Group	1.05	1.02	1.00	.38	1.02	.93	1.05	1.05	.91	1.11	.93	.81
Mean Index	1.00	1.02	1.01	1.10	1.04	1.11	.61	1.21	.79	.67	1.31	.91
Nonvalidation Meeting PEC Group	.65	.81	1.00	1.39	.70	.90	.35	.98	.65	1.21	1.26	.78
Mean Index	1.01	.99	1.00	.99	1.00	.93	1.09	.96	1.05	1.06	.93	1.01
Nonvalidation Not Meeting PEC Group	1.07	1.02	1.00	.47	1.05	.90	1.12	.97	1.05	.94	.94	1.03

[1] The top row refers to dependent applicants.

[2] The bottom row refers to independent applicants.

We can draw two conclusions from reviewing this table: first, the PEC and nonvalidation meeting PEC groups show similar reporting trends -- lower total income, higher taxes paid and unusual expenses, larger household size -- than either the random or nonvalidation applicants not meeting the PEC; second, the PEC group has the lowest average EI and is generally reporting the lowest incomes and highest liabilities or offsets of all the groups. An interesting contradiction, however, is that the PEC group reports higher net assets than any of the other groups. The value of net assets is not one of the conditions for meeting a PEC. Another noteworthy occurrence is the fact that PEC applicants are reporting the lowest adjusted gross income and highest Federal taxes paid of all applicant groups. Inconsistency in these two critical fields is, however, a condition for meeting some of the PEC.

Dependent applicants report more family income and greater offsets to income than independent applicants. Dependent applicants also have higher EIs than independent applicants, chiefly because average adjusted gross income for independent applicants is less than a third of that for dependents.

- Average eligibility index also varies by application source. Applicants using the BEOG application have the lowest eligibility indices, followed in rank order by ACT, CSS and PHEAA. More than 40 percent of the PHEAA applicants are currently ineligible while less than one-sixth of the BEOG applicants are currently ineligible.

- Applicants who meet the PEC differ from all other BEOG applicants by reporting lower than average incomes and higher than average taxes, unusual expenses and household sizes. PEC applicants also tend to have lower than average eligibility indices.

Population Density - refers to whether an institution is located inside or outside a standard metropolitan statistical area (SMSA).

Disbursement System - distinguishes between institutions which disburse Basic Grants (regular disbursement system - RDS) and those which do not act as disbursing agents (alternate disbursement system - ADS).

Basic Grant Student Enrollment - refers to the percentage of each institution's total enrollment comprised of Basic Grant applicants.

Enrollment Size - refers to the size of the institution's total current year enrollment.

Applicant Source - distinguishes the percentage of applicants applying under BEOG, ACT, PHEAA and CSS.

Basic Grant applicants indicate a first and second choice of postsecondary educational institutions they plan to attend. The findings reported in this chapter are based on the first choice designated on the application by 1978-79 applicants. Therefore, the findings represent planned attendance and actual attendance may vary from planned attendance. Information on actual attendance is not available on the applicant data base.

These characteristics were examined relative to institutions that BEOG applicants plan to attend. The chief analysis issues were:

- the characteristics of institutions that BEOG applicants with the lowest eligibility indices plan to attend, and
- the characteristics of institutions that are attended by the greatest percentage of each applicant subgroup (that is, the differences in types of institutions attended by validation and nonvalidation applicants).

It should be noted that the data base for these analyses consisted of currently eligible, non-supplemental applicants only.

3.2: TYPES OF INSTITUTIONS STUDENTS WITH LOW ELIGIBILITY INDICES PLAN TO ATTEND

To determine if there are certain types of institutions most often chosen for attendance by BEOG applicants with low eligibility

indices (EIs), we computed an average EI for each applicant subgroup and an index relative to the average for each institutional variable category.[1/] The table on the next page shows the category for each variable which contained the lowest eligibility index, arranged in order of decreasing variation from the average eligibility index for each applicant subgroup. For example, institutional level has two categories -- 2 years or less and 4-year. Applicants planning to attend 2 year or less institutions have an average eligibility index of .67 relative to the mean for all applicants, whereas those planning to attend 4-year institutions have an average eligibility index of 1.18 relative to the mean for all applicants. Thus the variable category placed in this table is 2 years or less.

For each applicant subgroup, the following institutional characteristics are associated with planned attendance by students with low eligibility indices:

- 2-year
- proprietary
- outside an SMSA
- enrollment < 150
- anticipated BEOG enrollment 40% or more of total enrollment

Several additional conclusions can be drawn from this table:

1) A high percentage of anticipated BEOG enrollment is the most important institutional indicator of attendance by students with low eligibility indices; use of the BEOG application is the second most important indicator.

2) Population density of the area in which the institution is located and type of BEOG disbursement system do not account for significant variation in the average eligibility indices of students planning to attend institutions.

[1/] The data reported in the two tables that follow were derived from Series 108 Tables included in the Appendix.

TABLE 3.1: INSTITUTIONAL CHARACTERISTICS ASSOCIATED WITH PLANNED ATTENDANCE BY ELIGIBLE STUDENTS WITH LOWEST AVERAGE ELIGIBILITY INDICES

ALL APPLICANTS 710.42[1]	PEC 359.91	RANDOM 418.35	NONVALIDATION MEETING PEC 360.93	NONVALIDATION NOT MEETING PEC 756.31
BEOG ENROLLMENT 40% OR MORE (.41)[2]	BEOG ENROLLMENT 40% OR MORE (.55)	BEOG ENROLLMENT 40% OR MORE (.50)	BEOG APPLICATION (.48)	BEOG ENROLLMENT 40% OR MORE (.40)
PROPRIETARY (.56)	BEOG APPLICATION (.59)	BEOG APPLICATION (.61)	BEOG ENROLLMENT 40% OR MORE (.52)	PROPRIETARY (.54)
BEOG APPLICATION (.61)	TOTAL ENROLLMENT <150 (.72)	PROPRIETARY (.66)	TOTAL ENROLLMENT <150 (.66)	BEOG APPLICATION (.60)
TOTAL ENROLLMENT <150 (.61)	PROPRIETARY (.76)	TOTAL ENROLLMENT <150 (.72)	2-YEAR (.78)	TOTAL ENROLLMENT <150 (.64)
2-YEAR (.67)	2-YEAR (.80)	2-YEAR (.76)	PROPRIETARY (.79)	2-YEAR (.65)
OUTSIDE SMSA (.95)	ADS (.91)	OUTSIDE SMSA (.98)	OUTSIDE SMSA (.95)	OUTSIDE SMSA (.95)
DISBURSEMENT SYSTEM (1.00)	OUTSIDE SMSA (.96)	RDS (.99)	RDS (.99)	ADS (.98)

[1] These are average eligibility indices.

[2] These are indices relative to the mean for each applicant subgroup.

3) PEC validation applicants do not seem to be significantly different from other applicant groups with low eligibility indices in characteristics of institutions they are planning to attend.

3.3: CHARACTERISTICS OF INSTITUTIONS THAT VALIDATION AND NON-VALIDATION APPLICANTS PLAN TO ATTEND

After we determined that a definite institutional profile characterizes institutions which students in all applicant groups with low eligibility indices plan to attend, we then proceeded to examine whether there were differences in the percentages of validation and nonvalidation students planning to attend certain types of institutions. The table on the next page shows the results of this investigation.

We can draw the following conclusions from the information contained in this table:

1) There are no significant differences between the types of institutions that validation and nonvalidation applicants are planning to attend.
2) The greatest percentage of applicants in each subgroup are planning to attend institutions with the following characteristics:
   - 4-year
   - public
   - regular BEOGS disbursement system
   - inside an SMSA
   - total enrollment 3500 or more
   - BEOGS enrollment less than 15 percent of total enrollment.

It should be noted that the majority of applicants in each subgroup are applying through CSS.

3.4: CHAPTER SUMMARY

This chapter examined the characteristics of institutions listed as the first choice by applicants. This represents "planned" attendance since actual attendance data are not available on the applicant

TABLE 3.2: DISTRIBUTION[1] OF PLANNED ATTENDANCE BY INSTITUTIONAL CHARACTERISTICS

INSTITUTIONAL CHARACTERISTIC	% PEC PLANNING TO ATTEND	% RANDOM PLANNING TO ATTEND	% NONVALIDATION MEETING PEC PLANNING TO ATTEND	% NONVALIDATION NOT MEETING PEC PLANNING TO ATTEND
LEVEL				
2-Year	32.51	38.04	27.74	37.09
4-Year	67.48	61.95	72.25	62.90
CONTROL				
Public	67.85	67.13	68.45	66.69
Private	26.95	23.29	27.46	24.04
Proprietary	5.18	9.56	4.08	9.25
DISBURSEMENT				
RDS	99.31	98.92	99.27	99.03
ADS	.68	1.07	.72	.96
POPULATION DENSITY				
Inside SMSA	56.29	55.92	55.79	56.57
Outside SMSA	43.70	44.07	44.20	43.42
APPLICATION SOURCE				
BEOG	22.65	29.07	19.72	29.14
ACT	13.93	16.80	11.82	16.40
CSS	60.43	50.38	66.31	50.37
PHEAA	2.97	3.73	2.13	4.07
ENROLLMENT SIZE				
< 150	14.94	16.88	15.03	50.70
150-649	5.62	7.14	4.98	7.27
650-3499	26.93	25.87	25.69	26.03
3500+	52.49	50.09	54.28	51.00
% BEOG ENROLLMENT				
< 15%	49.77	50.64	51.29	50.20
15% to 25%	26.89	27.42	28.81	28.07
25% to 40%	12.19	11.86	10.84	12.08
40% or more	11.13	10.06	9.04	9.13

[1] All percentages are column percents. Totals may not add to 100% due to missing data on the PIMS file.

data base. Actual attendance data is expected to be available in February, 1979 via the Program Information and Management (PIM) data base. Key findings in regard to institutions indicated for planned attendance follows:

- Applicants with low eligibility indices tend to select institutions with a large BEOG enrollment. Most often it is a small 2-year proprietary institution that is not located within any standard metropolitan statistical areas.
- Validation applicants with low eligibility indices tend to select the same types of schools as all applicants with low eligibility indices.
- Comparisons of all validation and nonvalidation applicants revealed no differences in the characteristics of institutions indicated for planned attendance.

4

ADEQUACY OF PRE-ESTABLISHED CRITERIA

4.1: KEY ANALYSIS ISSUES AND LIMITATIONS OF THE DATA

The pre-established criteria used to select 1978-79 Basic Grant applicants for validation consist of three groups: the A group concerns applicants who have been rejected for one of ten possible conditions, and who, through one or more corrections, have established eligibility; the B group relates to the applicants who were previously ineligible, and who, through one correction, have significantly reduced their eligibility indices; the C group contains previously eligible applicants who significantly reduce their highest eligibility index within one, continuous, official series of transactions. Each group also contains several sub-criteria.

One of the primary purposes of this analysis is to determine the extent to which each of these criteria are detecting possible misreporting. The variables used in making a determination of this nature are: the percent of applicants submitting corrections -- pre- and post-selection -- to critical suspect (those for which they were selected) fields, and the resultant eligibility index changes. The rationale for analyzing these variables is discussed below.

Applicants Submitting Corrections - It is expected that applicants selected for validation according to pre-established criteria will submit more corrections to their application than other applicants because they met a condition which is expected to be indicative of misreporting.

Timing of Corrections - An analytic distinction is made between corrections submitted pre- and post-applicants' selection for validation. This distinction is made for several reasons: (1) to separate the effects of the edit comments (printed on the SER by the processing agency, which, in many cases, instruct an applicant to confirm or change certain information contained in the application) from the effects of validation; (2) to separate corrections made by validation applicants prior to their selection (a condition for meeting the PEC is that corrections have previously been submitted) from those made after their selection, since the latter can be attributed, with more certainty, to validation; and (3) to separate applicants with multiple transactions from those with only one or two transactions. The distinction between corrections submitted pre- and post selection also allows a comparison of changes to critical and suspect fields over time. We can determine the direction of the change (to applicant's advantage or disadvantage) and the net effect on the eligibility index.

To determine the adequacy of the pre-established criteria for detecting possible misreporting, several factors were considered instrumental:

- the percent of applicants selected according to each criterion who submitted corrections after their selection for validation.
- the percent of PEC applicants who submitted corrections to suspect fields; and
- the average change to eligibility index resulting from corrections to critical fields.

It was noted, in Chapter 2, that many applicants were selected for validation only a short time before the September 25, 1978 cut-off date of this applicant data base. Since the submission of corrections after selection is the best indicator of the success of the criteria, the following facts must be considered in making interpretations:

1. The selection of the random validation group was not influenced by the backlogs; consequently, randomly selected applicants had more time to submit corrections than the PEC groups.
2. The majority of applicants were selected after August, 1978. Most of the applicants meeting the following criteria were selected latest:

   A1, A5, A6, A7, A8, A10, B1, and C1.

The background issues and study limitations presented in Chapter 1 should also be recalled here. In particular, it is expected that the lack of regulatory requirements will prevent validation from occurring in some instances. Therefore, the overall findings regarding impact can be expected to be conservative and low. Except for the influence of the selection date, it will be possible to draw valid comparisons among the sub-criteria since it is likely that lack of validation attributed to the absence of regulatory requirements is not related to any specific validation sub-criteria.

4.2: ADEQUACY OF THE CRITERIA IN TERMS OF CORRECTIONS

Table 4.1 shows the percentage of applicants, by validation subgroup, who submitted corrections after their selection.

TABLE 4.1: CORRECTIONS BY APPLICANT SUBGROUP

Validation Applicants	Number Who Met Each Criterion	Percentage of Applicants Correcting[1]	Corrections Index[2]
Applicant Subgroup			
PEC A	71,430	12	14
A1	5,056	14	26
A2	13,288	23	33
A3	9,403	21	28
A4	10,157	17	18
A5	10,086	17	18
A6	22,665	15	18
A7	10,731	14	19
A8	21,293	12	13
A9	878	13	16
A10	351	20	37
PEC B	9,569	11	17
B1	116	9	9
B2	9,670	13	18
B3	20	0	0
PEC C	7,307	42	55
C1	1,066	8	9
C2	6,730	52	73
C3	22	64	100
Random	11,533	15	23

[1] PEC group percentages are based on unduplicated applicant totals within, but not between, groups. These percentages were derived from Series 101 Tables included in the Appendix.

[2] Ratio of total number of corrections to number of applicants.

If success of the criteria is measured according to the percentage of applicants who submitted corrections, then the following groups represent the most successful and the least successful criteria:

Most successful	Least successful
C3 - 64 percent	B criteria, overall - 11 percent
C2 - 52 percent	A8 - 12 percent*
A2 - 23 percent	A9 - 13 percent
A3 - 21 percent	A7 - 14 percent*
A10 - 20 percent*	A1 - 14 percent*

If success of the criteria is measured according to an index which takes into account multiple corrections, then the most successful and least successful criteria are:

Most successful	Least successful
C3 - 100 index	B1 - 9 index
C2 - 73 index	C1 - 9 index
A10 - 37 index*	A8 - 13 index*
A2 - 33 index	A9 - 16 index
A3 - 28 index	A4,A5*,A6*,B2 - 18 index
A1 - 26 index*	A7 - 19 index*

Corrections submitted by PEC validation applicants are disproportionately low relative to corrections submitted by random validation applicants. This may be partially attributed to the earlier selection of the random group for validation. It should be noted that applicants selected for criteria A1, A5, A6, A7, A8, B1 and C1 have submitted relatively fewer corrections than applicants selected for other criteria. The former group of applicants was also selected later than applicants who met the other criteria. Only applicants selected for criteria A1 and A10 were selected late, but submitted more than the average number of corrections. This may be due to the fact that A10 applicants met at least two PEC A conditions for selection.

It is interesting to note that criteria C2 and C3 are currently surpassing all other criteria in terms of both percentage of

*Selected most recently. Although more of the most recently selected criterion groups appear in the "least successful" column, half as many appear in the "most successful" column.

applicants making corrections and the number of corrections made. These are the applicants who reduced their highest eligibility by more than 600 points within one continuous series of transactions and, in some cases, also reported an unusually high number of persons in the household enrolled in postsecondary educational institutions.

The B criteria, on the other hand, are consistently poor in terms of number of corrections per applicant and percent of applicants making corrections. Most B criteria applicants were selected early; therefore, it is not likely that inadequate time to complete validation accounts for this finding. These applicants were initially ineligible, but established eligibility with one correction resulting in an effective[1/] eligibility index change of 400 or more points. They may also meet the condition of a large number in the household enrolled in postsecondary educational institutions. Preliminary indications are that validation is not having an effect on applicants who meet B criteria.

The most successful A criteria in terms of number of corrections per applicant and percent of applicants submitting corrections are A2, A3 and A10. Applicants selected for these criteria, however, are making far fewer multiple corrections than applicants selected for meeting C criteria.

It would be interesting to investigate whether applicants who meet the C criteria also meet one or more A criteria. If this is the case, are there particular A criteria that are frequently met by C criteria applicants? This is an area deserving further study in the next phase of the PAV analysis.

These conclusions are tentative, primarily due to the short time frame for many applicants to submit corrections; they will be tested when the data base is updated.

[1/] Effective eligibility index changes refer to changes which have an impact on award amount, as opposed to absolute or net changes which may or may not influence award amounts.

4.3: ADEQUACY OF CRITERIA IN TERMS OF CORRECTIONS TO SUSPECT FIELDS

All of the A series pre-established criteria and criteria B3 and C3 were designed to elicit a correction to one or more suspect fields. As a point of reference, the following fields were defined as "suspect" relative to the selection criteria:

Household size (HS)	- A1, A4, A5, A6
Post-high Enrollment (PHE)	- A10, B3, C3
Applicant Resources (AR)	- A9
Adjusted Gross Income (AGI)	- A2, A3, A4, A5, A6, A7, A8
Taxes Paid (TP)	- A6, A7
Nontaxable Income (NTI)	- A4, A5, A7
Net Assets (NA)	- A3, A7
Social Security Benefits (SSA)	- A4, A5
Veteran's Benefits (VA)	- A4, A5
Unusual Expenses (UE)	- A3

The data do not show that large percentages of applicants selected for a particular condition are submitting corrections to suspected fields after selection. Table 4.2 summarizes the findings in this area:

TABLE 4.2: PERCENTAGES OF APPLICANTS CORRECTING SUSPECT FIELDS[1/]

Highest Percentages Correcting Suspect Fields		Lowest Percentages Correcting Suspect Fields	
Criteria	%	Criteria	%
A10	(10.54 - PHE)	A9	(1.48 - AR)
A2	(13.98 - AGI)	A1	(2.61 - HS)
A3	(11.56 - AGI)	A8	(3.20 - AGI 2.07 - TP)

1/ The source table for these data is contained in Series 101 Tables included in the Appendix.

It can be seen that criteria A2, A3 and A10 are relatively effective in terms of both the percent of applicants submitting corrections and the percent correcting suspect fields. Criterion A9, which is designed to identify errors in applicant resources, is the least successful in terms of corrections to the suspect field. This may be partially attributed to the fact that aid officers are requested, but not required, to validate applicant resources. Although the late selection of criterion A8 applicants may have contributed to the low percentage of these applicants submitting corrections, this criterion was unsuccessful in eliciting corrections to the suspect fields.

For the B and C criteria, all fields may be considered "suspect." The following table shows the fields most often corrected by the validation groups.

TABLE 4.3: FIELDS MOST OFTEN CORRECTED BY PERCENTAGES OF APPLICANTS IN EACH SELECTION CRITERION GROUP (POST SELECTION) 2/

Criteria	A	B	C	Random	Total
Field	AGI	NTI	AGI	AGI	AGI
Percent	4.2%	3.90%	17.51%	5.65%	5.29%
	TP	AGI	NTI	NTI	NTI
	3.0%	3.05%	15.08%	4.99%	3.68%
	NTI	TP	TP	TP	TP
	2.27%	1.88%	7.60%	3.70%	3.37%
	UE	HS	HS	HS	HS
	1.01%	1.01%	5.04%	1.32%	1.31%
	HS	NA	UE	UE	UE
	.97%	.95%	3.38%	1.20%	1.18%
	NA		PHE	NA	NA
	.80%		3.18%	.99%	.99%

Adjusted gross income is corrected by more validation applicants than any other field. Nontaxable income and taxes paid are also among the most frequently corrected items. These findings are consistent with previous central validation findings.1/ It is

1/ Applied Management Sciences, Validation of Individual Applications. Validation of Student and Parent Reported Data on the Basic Grant Application Form. July 31, 1978.

2/ The source table for these data can be found in Series 101 Tables in the Appendix.

interesting to note that nontaxable income, an item no longer required for validation, is among the most often corrected items.

4.4: ADEQUACY OF CRITERIA IN TERMS OF IMPACT ON ELIGIBILITY INDEX

The impact of validation can be estimated in terms of eligibility index changes resulting from corrections submitted by applicants after their selection for validation. The table on the following page illustrates the impact of post-selection corrections on eligibility indices for applicants meeting each selection criterion.

If success of the criteria is measured in terms of the effective eligibility index change, then the most successful and least successful criteria are as follows:

Most successful		Least successful	
A2	+439	A7	- 3
A6	+374	A8	+ 7
A3	+372	A9	+17
C2	+147	A10	+27
B1	+124		

If we combine the percentage correcting and the effective eligibility index (EI) then the following conclusions may be drawn:

The most successful criteria in terms of high percentage correcting and large effective EI changes are:

Criteria	% Correcting	Effective Change
C2	51.6	147
A2	22.5	439
A3	21.3	372

It is also noteworthy that 15 percent of the A2 applicants and 13 percent of the A3 applicants who submitted corrections became ineligible.

The most successful criteria in terms of large effective EI changes, although not a high percentage correcting, are:

Criteria	% Correcting	Effective Change
A6	14.9	374
B1	8.6	124
C1	7.7	93
B2	13.3	91

TABLE 4.4: ABSOLUTE AND EFFECTIVE ELIGIBILITY INDEX CHANGES FOR APPLICANTS SUBMITTING CORRECTIONS

Applicant Subgroup	Average Absolute EI Change[1]	Average Effective EI Change[2]
Validation Applicants - Total[4]	237	153
PEC A	305	180
A1*	84	42
A2	704	439
A3	613	372
A4	59	41
A5*	52	39
A6*	612	374
A7*	19	- 3
A8*	36	7
A9	61	17
A10*	27	27
PEC B	186	110
B1*	124	124
B2	154	91
B3[3]	0	0
PEC C	152	149
C1*	96	93
C2	150	147
C3[3]	51	51
Random	131	62
Non-validation Applicants - Total[5]	- 80	18
Non-validation Applicants meeting PEC	124	67
Non-validation Applicants not meeting PEC	-119	9

*Most recently selected applicants.

[1] Absolute change refers to net point change. The source of this information is Table 105 in the Appendix.

[2] Effective change refers to the actual point change if eligibility indices above 1600 are set at 1600. For example, the absolute change for an applicant whose eligibility index goes from 500 to 2200 is 1700; the effective change is 1100 or 1600-500. The source for effective eligibility index changes presented here is included in Table 105 in the Appendix.

[3] Fewer than 25 applicants selected according to these criteria.

[4] For validation applicants, eligibility index changes measure the difference between the current eligibility index and the eligibility index at selection.

[5] For non-validation applicants, eligibility index changes measure the difference between the initial and the current EI.

The criteria that are not successful due to low effective changes and high percentages correcting are:

Criteria	% Correcting	Effective Change
A7	13.6	-3
A8	11.7	7
A9	13.0	17
A10	20.2	27

Additional criteria that are not successful because effective EI changes are smaller than the changes for the random group are:

Criteria	% Correcting	Effective Change
A1	13.5	42
A4	17.3	41
A5	17.2	39
C3	63.6	51

4.5: VALIDATION IMPACT BY APPLICATION SOURCE

In Chapter 2 we found that applicant characteristics vary by application source and that there is disproportionate representation by application source in the validation group. Validation impact in terms of eligibility index change was studied to determine whether the source of application is related to overall impact and/or the impact of specific sub-criteria. Table 4.5 below displays the

TABLE 4.5: PROFILE OF VALIDATION APPLICANTS BY APPLICATION SOURCE

	BEOG	ACT	CSS	PHEAA
Percent in Validation Group	24.2	15.0	57.6	3.0
Percent of Validation Applicants Submitting Corrections	15.4	15.4	13.6	13.6
Average Effective EI Changes (Validation Group)	+65	+101	+208	+225
Most Successful Criteria in Terms of Effective EI Changes	B1 1250 A6 163 A2 135 A10 79	A2 221 C3 213 A6 177 C1 157 C2 89	A3 620 A2 600 A6 506 C2 226	A2 688 A3 550 A6 340 C2 306 B1 250 B2 209

findings by application source. The findings do show differential impacts by validation source -- slightly more BEOG and ACT applicants submitted corrections in response to validation than did CSS and PHEAA applicants. However, the average effective EI changes for applicants using the BEOG application was the smallest and within three points of the effective EI changes found for the random validation group. The MDE applicants exhibited the largest changes, with PHEAA leading and followed in rank order by CSS and ACT. The average change for CSS and PHEAA validation applicants was more than three times the average change for BEOG applicants.

Variation was also found in the specific sub-criteria which were most successful in terms of magnitude of EI change. Criterion A2 was successful for applicants from all sources, although the effective EI changes for CSS and PHEAA applicants were 400 points greater than the change for ACT A2 applicants and 500 points greater than the change for the BEOG A2 applicants. A similar pattern emerged for criterion A6. Criterion A3 was highly successful for PHEAA and CSS, but not for ACT and BEOG.

4.6: CHAPTER SUMMARY

As was stated earlier, the data upon which the preceding conclusions are based cannot conclusively portray the impact of validation, nor can they explain why some of the findings occurred. The following presentation summarizes the findings and presents a discussion based upon these data and past knowledge from previous validation efforts and IRS studies.

- Adjusted gross income is the item most often corrected by validation applicants. Most criteria are not succeeding in eliciting relatively large percentages of corrections to suspect fields.

- Preliminary findings suggest that some validation criteria are much more effective than others in terms of the percent of applicants submitting corrections and the resultant effective eligibility index changes. Several of the criteria failed to attain average eligibility index changes that were equal to or greater than the average change for the randomly-selected validation applicants. The findings for specific criteria follow:

Criteria A2, A3 and C2 consistently succeeded in terms of more than average numbers of applicants submitting corrections which resulted in larger than average potential award reductions.

Criteria A4 and A5 obtained eligibility index changes that were smaller than the change for the random group. These criteria did not tend to obtain corrections to the suspect fields; nor did they obtain corrections to multiple fields. The percentage of applicants who submitted corrections was slightly better than average. Based upon these findings, it may be concluded that criteria A4 and A5 are not very successful. Both of these criteria focus on low income applicants and applicants who have negative incomes. Past efforts have revealed that validation of low income applicants typically does not result in very much impact. This is somewhat explained by the fact that an eligibility index of zero (often attained by low income applicants) may really represent a negative index. Therefore, in many cases, even substantial changes to critical fields will not result in significant EI increases. An issue for further study is to determine whether validation of the subset of low income applicants with eligibility indices greater than zero results in greater impact than for the total low income group.

Past experience also tells us that the inclusion of applicants with negative incomes in this criterion may also be contributing than the less-than-average impact. Both the 1974-75 and 1976-77 IRS comparison studies showed that applicants reporting a negative income are among the most accurate reporters of adjusted gross income and federal income taxes paid among the most accurate reporters of adjusted gross income and Federal income taxes paid.

Criterion A9 is designed to detect misreporting of applicant resources. Validation results for A9 applicants showed eligibility index changes to be less than half the size of the change for the random group. This may have occurred because financial aid officers are not required to validate applicant resources. It does not appear as though applicants selected for this reason are correcting other fields. Unless validation of applicant resources becomes a requirement, this criterion will probably not be very successful.

Criteria A1, A7 and A8 applicants were among those most recently selected. Therefore, the finding of fewer than average applicants submitting corrections may be a partial function of selection date. For those applicants in these groups who did submit corrections, the impact on eligibility index was very low, ranging from -3 to 42. This may be due to the effectiveness of edits applied before selection for validation. Applicants under these criteria initially failed to provide income, marital status or household size data. However, they did provide data prior to selection. Perhaps the edits which demanded complete data were effective, and validation for these applicants is not necessary. These preliminary findings lead to the conclusion that these criteria may not be worthwhile. These criteria will continue to be monitored in subsequent PAV analyses and further analyses will be conducted to determine whether valid data were provided prior to validation.

Criterion A6 presented mixed results -- a low percentage of applicants submitting corrections, but a very high average eligibility index change. The low percentage correcting may be attributed to the fact that most A6 applicants were selected recently. It may also be a partial function of the relationship of the edit preceding selection for A6 and the criterion A6. Applicants are selected under this criterion if they have previously confirmed adjusted gross income and taxes which appear to be inconsistent with the number of exemptions and amount of itemized deductions. Based on these preliminary findings, it appears that most applicants are verifying when the data are accurate, but a small proportion are not changing the data when they are erroneous. This suggests that the edit is quite effective, and perhaps validation should be used to isolate those applicants who are still misreporting. In later analyses we will test the following refinements for criterion A6 to determine whether they would result in greater impact:

.. Eliminate applicants who appear to have legitimate income/tax inconsistencies -- those with disrupted marital status, farm or business assets, and determine whether those remaining have a larger proportion of corrections.

.. Further refine A6 to include applicants who corrected in response to the income/tax inconsistency edit, but who still have a substantial discrepancy.

Criteria A10, B3 and C3 include applicants who meet one or more A, B or C sub-criteria and also report a post-secondary enrollment greater than 5. Although criterion A10 applicants were among those most recently selected, more than the average percent are submitting corrections. However, applicants meeting this sub-criterion, as well as those meeting criterion C3 are submitting corrections which do not impact very much. This may be partially due to the edit which many of these applicants probably receive. Post-high enrollment is often reported as equal to household size. In such instances, an edit is applied which assumes post-high enrollment to be one instead of the reported value. Therefore, even a correction to the reported value will not result in a very great eligibility index change. It is more likely that the changes for applicants receiving this edit is more often to their advantage since the edit assumes minimal PHE enrollment. In later analyses, we will divide applicants who meet this criterion into two groups -- those who reported PHE equal to household size and those who did not. This will enable us to answer the question of whether the edit is working, as well as testing a refinement of the current criterion.

B Criteria applicants were previously ineligible and attained eligibility by submitting one correction. In most instances these corrections were not submitted in response to an edit comment. Although the eligibility index change for B criteria is greater than average, fewer than average B criteria applicants are submitting corrections. Most of the B criterion applicants were selected earliest, and therefore should have had adequate time to submit a correction. The 1974-75 and 1976-77 IRS study findings confirmed that applicants who reduce their eligibility index via corrections are more likely to have misreported income than other applicants, and validation of applicants who submitted corrections resulting in a more favorable eligibility rating also tended to be successful in previous central validation efforts. Thus, these findings are in conflict with previous validation findings and the study limitations do not appear to be responsible for the conflict. One additional piece of information will better enable us to assess the B criteria -- whether or not the applicant enrolls in a post-secondary institution and is awarded a Basic Grant on the basis of the SER at the time of selection. If awards are made without corrections, we can conclude that criteria are no longer effective (presuming that validation did occur). On the other hand, if we find that the B

criteria students who did not submit corrections also did not receive an award, we can conclude that the criteria are successful. We suspect that later analyses will reveal that the B criteria applicants failed to attempt to receive an award because these applicants already know that accurate information will render them ineligible for a Basic Grant.

Preliminary findings have shown substantial variation in the behavior of validation applicants using different apllication sources. The percentage of applicants correcting varies slightly by application source with a few more ACT and BEOG applicants tending to submit corrections after selection. In contrast, the PHEAA and CSS applicants are experiencing the greatest impact. The BEOG applicants are impacted least -- within three eligibility index points of the overall impact for the random validation group. Variation was also found in which specific sub-criteria are most effective by validation source. Later analysis will examine whether these trends withstand the test of time, as well as determine whether applicants who did not submit corrections received awards. At this time it appears that it would be more cost-effective to select applicants differentially by application source, minimizing the selection of applicants using the BEOG form.

5

CORRECTIONS BEHAVIOR OF VALIDATION AND NONVALIDATION APPLICANTS

5.1: KEY STUDY VARIABLES

This chapter presents the findings related to the corrections behavior of validation and nonvalidation applicants. Three elements of corrections behavior were compared for validation and nonvalidation applicants and their component subgroups (those who met the PEC, further categorized into A, B and C groups, and the random group):

- the type of corrections made--fields changed and the direction (toward increased or decreased award amount) and magnitude of those changes
- the number of fields corrected--whether applicants corrected a single or multiple field(s)
- the timing of corrections--pre or post establishing eligibility or selection for validation.

This chapter contains a separate discussion of each of these elements and a summary of all the elements relative to eligibility index changes, since that is the base from which impact is estimated. It should be noted that Section 5.2 and 5.3 relate to correction to all fields, while Section 5.4 relates to corrections to critical fields.

5.2: THE TYPE OF CORRECTIONS

This section discusses the data fields most frequently changed by validation and nonvalidation applicants. The direction (toward potential increased or decreased award amount) and magnitude of changes

to fields are also compared for validation and nonvalidation applicants and their component subgroups. Following is a summary of fields most frequently corrected by each applicant subgroup:

TABLE 5.1: FIELDS MOST OFTEN CORRECTED PRE[1] AND POST[2] SELECTION (OR ELIGIBILITY) BY APPLICANT GROUP

Total Applicants	PEC Validation Applicants	Random Validation Applicants	Nonvalidation Applicants Meeting PEC	Nonvalidation Applicants Not Meeting PEC
PRE SELECTION OR ELIGIBILITY				
AGI (14.7%)	AGI (46.9%)	AGI (15.6%	AGI (57.9%)	———
	TP (20.6%)		TP (16.3%)	
	NTI (18.5%)			
	HS (14.3%)			
POST SELECTION OR ELIGIBILITY				
———	AGI (5.3%)	AGI (5.6%)	———	———
	NTI (3.5%)	NTI (5.0%)		
	TP (3.4%)	TP (3.7%)		

[1] This includes fields that were corrected by more than 10 percent of an applicant group.

[2] This includes fields that were corrected by more than 2 percent of an applicant group.

This table shows that many more applicants submit corrections prior to selection for validation or establishing eligibility than subsequent to these events. This is especially the case for PEC validation and nonvalidation applicants who must have made corrections as a condition for meeting the PEC. Post selection, however, random validation applicants are correcting more frequently than PEC validation applicants. This could be due, in part, to their earlier

selection for validation. In order to ascertain whether these changes might be influenced by validation, it is important to look at the direction and magnitude of changes to fields. Table 5.6 illustrates the direction and magnitude of changes to key data fields.

TABLE 5.2: DIRECTION AND MAGNITUDE OF CHANGES TO FIELDS PRE AND POST SELECTION (OR ELIGIBILITY) FOR VALIDATION AND NONVALIDATION APPLICANTS

	VALIDATION APPLICANTS' CORRECTIONS			NONVALIDATION APPLICANTS' CORRECTIONS		
Fields	Pre-Selection	% in Response to Comment[1]	Post-Selection	Pre-Eligibility	% in Response to Comment	Post-Eligibility
HS	13.03% 3.00**[2]	70.70%	1.31% 1.00*[3]	1.83% 2.00**	44.3%	.44% 0
PHE	6.35 1.00**	67.65	.90 1.00*	1.42 1.00**	40.97	.32 0
AR	1.85 4601. **	45.67	.17 232. *	.46 247. **	7.25	.11 202. **
AGI	43.37 4478. *	93.38	5.29 4738. *	13.11 4766. *	90.0	1.13 54. **
TP	19.13 464. *	85.91	3.37 605. *	6.47 1502. *	82.7	.63 122. **
NTI	17.04 2737. **	68.77	3.68 1256. *	3.78 1245 *	59.72	.97 80. *
NA	9.35 8800. **	37.33	.99 2299 *	3.03 16714 *	51.41	.46 2227. **
SSA	1.97 2187. **	30.71	.40 776 **	.49 883. **	28.27	.21 1766. **
VEB	1.13 1201. **	62.10	.24 347. *	.25 242. **	54.47	.10 223. **
UE	6.76 1029. *	60.07	1.18 902. *	2.49 1629. *	58.97	.33 16. *
UT	2.25 509. *	67.71	.22 321. *	.70 764. *	6.61	.09 451. *

[1] Refers to all corrections to date.
[2] Refers to potential award increase. **
[3] Refers to potential award decrease. *

We can draw several conclusions from reviewing the information contained in Table 5.2:

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1) The majority of all corrections are made in response to a comment, particularly to validation fields. As we would expect, validation applicants tend to submit a greater percentage of corrections in response to comments than do nonvalidation applicants. This also implies that the tightened edits are working well; pre-selection or eligibility changes to AGI and taxes paid are being made to the applicants' disadvantage.

2) Validation applicants consistently change validation fields to their disadvantage; fields such as social security and veteran's benefits, however, are consistently being changed to applicants' advantage for all applicants.

3) The changes to fields made by applicants pre-selection or eligibility tend to be of larger magnitude than those made post-selection or eligibility. Pre-selection and pre-eligibility, the most and largest corrections tend to be made to those fields which have tightened edits (AGI, TP, NTI). This suggests that the tightened edits are working. A few nonvalidation applicants continue to submit corrections after establishing eligibility, and manage to obtain an EI change in their favor. However, these changes are small, particularly in relation to the changes made pre-eligibility.

A better indication of whether there are differences in the corrections behavior of validation and nonvalidation applicants can be demonstrated by combining the information on frequency, and direction of changes to critical fields, pre and post selection (or initial eligibility). Table 5.3 illustrates the interaction of these various elements of applicants' corrections behavior.

Several conclusions can be drawn from this table:

1) Applicants who met the A criteria tended to submit corrections that reduced award amount before establishing eligibility and before selection for validation. More than half of the A criteria applicants increased AGI before selection and establishing eligibility. Given the nature of the A criteria, i.e., they identify applicants rejected for tightened edits to AGI, NTI and AR, it appears as though the edits are working. It also implies that perhaps many of the A criteria applicants should not be expected to submit corrections after validation since the seemingly appropriate corrections were made due to the tightened edits pre-validation.

TABLE 5.3: PERCENT OF APPLICANTS CORRECTING KEY FIELDS PRE AND POST SELECTION OR ELIGIBILITY, AND DIRECTION OF CHANGE

VALIDATION CASES					NONVALIDATION CASES				
FIELDS MOST OFTEN CORRECTED PRE SELECTION OR ELIGIBILITY									
A	B	C	Random	Total	A	B	C	Random	Total
AGI[1] 49.45*	NTI[2] 46.22**	AGI 33.09**	AGI 15.71*	AGI 43.37*	AGI 58.34*	AGI 31.62**	AGI 31.91**	AGI 5.34*	AGI 13.11*
TP 22.21*	AGI 39.18**	NTI 30.25**	TP 7.53*	TP 19.13*	TP 16.18*	NTI 31.19**	NTI 26.30**	TP 4.79*	TP 6.47*
NTI 13.71*	N/A 27.05**	HS 22.74**	NTI 5.15*	NTI 17.04**	NTI 9.60*	NA 26.59**	HS 24.56**	NTI 2.73*	NTI 3.78*
HS 12.74**	HS 20.37**	NA 14.52**	NA 3.69*	HS 13.03**	UE 8.83*	PHE 20.52**	PHE 20.50**	NA 2.68*	NA 3.03*
NA 7.36*	TP 16.17*			NA 9.36**		HS 19.83**	NA 17.79**	UE 1.39*	UE 2.49*
UE 6.99*	PHE 9.95**	PHE 11.78**		PHE 6.35**		TP 17.29*	TP 9.67*	HS 1.33**	HS 1.83**
	UE 9.64*	TP 11.20*				UE 9.42*			
FIELDS MOST OFTEN CORRECTED POST SELECTION OR ELIGIBILITY									
A	B	C	Random	Total	A	B	C	Random	Total
AGI 4.28*[1]	NTI 3.90*	AGI 17.51*	AGI 5.65*	AGI 5.29*	AGI 1.32*	AGI 1.50**[2]	AGI 3.28**	AGI 1.09**	AGI 1.13**
TP 3.08*	AGI 3.05*	NTI 15.08*	NTI 4.99*	NTI 3.68*	NTI .90*	NA 1.24*	NTI 2.32**	NTI .98**	NTI .97*
NTI 2.27*	TP 1.88**	TP 7.62*	TP 3.70*	TP 3.37*	TP .73*	TP 1.20**	NA 1.35*	TP .61**	TP .63**
UE 1.01*	HS 1.01ϕ[3]	HS 5.04*	HS 1.32ϕ	HS 1.31*		NTI 1.03**	TP .96**	NA .48**	NA .46**
HS .97*	NA .95*	UE 3.38*	UE 1.20*	UE 1.18*			UE .96**	HS .46ϕ	HS .41ϕ
NA .80*		PHE 3.18*	NA .99*	NA .99*					
			PHE .99ϕ	PHE .90*					

[1] *Refers to corrections causing potential award decrease.

[2] **Refers to corrections causing potential award increase.

[3] ϕRefers to changes that do not influence the potential award amount.

2) Applicants who met the B criteria tended to submit corrections that increased award amount before selection for validation and the establishment of eligibility. Although proportionately fewer applicants corrected each item, more items were corrected. Given the number of corrections clustering in the direction of increased award amount, we would expect relatively large proportions of the B group to be making corrections resulting in reduced award amounts

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due to validation. However, this is not the case. Although the post selection or eligibility corrections are in the direction of decreased awards, proportionately fewer B criteria validation cases corrected these fields than did any other validation group. Since the B criteria applicants were not among the groups selected latest, it does appear that they have had adequate time to complete validation.

3) The C criteria applicants behave similarly to the B criteria applicants in terms of the direction of the corrections submitted pre-selection and pre-eligibility. Proportionately fewer of the C criteria applicants selected for validation, however, submit corrections prior to selection than their criteria B counterparts. However, the C criteria validation applicants submitted more corrections post selection than any other validation group, and substantially more than the B group.

4) Relatively few of the random group (compared to the applicants meeting the criteria) submitted corrections prior to selection and eligibility. However, most of the corrections pre-selection and pre-eligibility resulted in a potential award decrease.

5) Relatively more of the random validation applicants corrected AGI and TP post selection than did validation applicants from groups A and B. This suggests that the A and B criteria are ineffective in identifying current income misreporting. This may have occurred for criteria A validation applicants because they already corrected income prior to selection for validation.

6) Nonvalidation applicants who correct AGI tend to decrease award potential prior to establishing eligibility, and to increase award potential subsequently. However, most of the corrections occur prior to eligibility, giving possible credence to the influence of the tightened edits, and perhpas the deterrent value of the national validation effort. The smaller portion of nonvalidation applicants who continue to correct after establishing eligibility generally do so to their advantage even though the corrections are not great enough to place them into criterion C.

5.3: THE NUMBER OF FIELDS CORRECTED

Another indicator of possible effects of validation on corrections behavior is the number of fields corrected by validation and nonvalidation applicants; that is, whether validation applicants are correcting multiple fields with greater frequency than non-validation applicants.

Table 5.4 shows the percentage of validation and nonvalidation applicants who corrected only one field after their selection for validation or establishment of initial eligibility. Corresponding average effective eligibility index changes are also shown for each field.

TABLE 5.4: PERCENT OF APPLICANTS CORRECTING ONE FIELD ONLY SINCE SELECTION (OR ELIGIBILITY) AND AVERAGE EFFECTIVE EI CHANGES BY FIELD

	VALIDATION APPLICANTS		NONVALIDATION APPLICANTS	
	% of Those Correcting This Field Who Corrected This Field Only Post Selection	X Effective EI Change	% of Those Correcting This Field Who Corrected This Field Only Post Eligibility	X Effective EI Change
HS	18.7	+ 64	31.7	+ 64
PHE	16.8	+ 32	38.1	- 70
AR	11.7	+171	15.3	-114
AGI	21.0	+514	17.6	- 23
Portions	5.8	- 3	7.7	- 8
TP	28.4	+ 75	18.7	- 4
NTI	45.9	+ 36	45.7	+ 25
NA	16.7	+ 23	30.9	- 11
SSA	15.3	0	32.4	+ 6
VEB	27.0	+ 88	49.5	+ 19
UE	13.3	+ 51	13.1	- 15
UT	8.4	- 5	24.6	+ 63

The eligibility index changes shown in Table 5.4 relate to changes to one field only. It should be remembered that other references to eligibility index changes in this report, for the most part, relate to more than one field.

This table shows that applicants most often corrected the following single fields post selection or eligibility:

Validation Applicants	Nonvalidation Applicants
NTI	VEB
TP	NTI
VEB	PHE
AGI	SSA
	HS
	NA
	UT

Moreover, the direction of resulting changes in eligibility indices was primarily positive (award decrease) for validation applicants and negative (award increase) for nonvalidation applicants. The largest potential award decreases arise from validation applicants who correct only AGI or applicant's resources; while the largest potential award increases are due to nonvalidation applicants correcting only applicant's resources.

We also analyzed the number of corrections made by each applicant criterion group. The objective was to determine whether PEC validation applicants corrected only suspect fields more often than the average percent of all applicants who corrected only one field. Our findings indicated that PEC validation applicants selected for the following criteria, submitted corrections only to a "suspect" field with more than the average frequency of single corrections to that field:

A3
A6
A9

Regarding applicants making multiple corrections post selection or eligibility, we asked several questions:

1) Do validation or nonvalidation applicants make more multiple corrections?

2) Which multiple corrections result in the highest EI changes for validation and nonvalidation applicants?

3) What is the predominant direction of EI change for validation and nonvalidation applicants?

To answer these questions, we examined the number of applicants correcting a given field post selection or eligibility and the percent also correcting another field, with corresponding changes in applicants' eligibility indices. Table 5.5 demonstrates the combination of fields corrected with the greatest frequency by validation and nonvalidation applicants.

TABLE 5.5: COMBINATIONS OF FIELDS CORRECTED WITH THE GREATEST FREQUENCY POST SELECTION OR ELIGIBILITY[1/]

Validation Applicants		Nonvalidation Applicants	
Portions with AGI	82%	AGI with Portions	82%
AR with NA	68	TP with AGI	66
UT with AGI	60	AR with NA	59
TP with AGI	57	UE with AGI	54
UE with AGI	56	TP with Portions	52
AGI with Portions	55	SSA with NTI	51
AR with AGI	55	AR with Portions	47
UT with Portions	49	AR with AGI	46
NA with AGI	49		
VEB with NTI	49		
UE with Portions	48		
UT with UE	48		
AR with TP	46		
NA with Portions	46		

[1/] The percentages refer to applicants correcting the first-listed field who also corrected the second-listed field. The reverse cannot be assumed, as can be seen with Portions and AGI and AGI and Portions.

This table shows that validation applicants more frequently submit multiple corrections since selection than nonvalidation applicants since eligibility. It also shows that applicants correcting fields other than AGI and Portions often correct either of these fields in combination with other fields.

Another interesting trend in corrections behavior appears in the direction and magnitude of EI changes resulting from multiple field corrections. Table 5.6 shows the distinctly different behavior of validation and nonvalidation applicants.

TABLE 5.6: DIRECTION AND MAGNITUDE OF ELIGIBILITY INDEX CHANGES RESULTING FROM MULTIPLE FIELD CORRECTIONS

Validation Applicants		Nonvalidation Applicants	
AGI with TP	+389	VEB with UT	-812
AGI with UE	+325	AR with SSA	-751
		SSA with UE	-665
		SSA with UT	-624
		AR with UT	-610
		HS with VEB	+545
		PHE with SSA	-462
		HS with SSA	-383
		AR with UE	-331
		AR with AGI	-309

We can draw several conclusions from reviewing the information in this table.

1) The EI changes resulting from validation applicants' corrections are much smaller than those resulting from the corrections of nonvalidation applicants. Validation applicants also tend to change fields to their disadvantage after selection, while nonvalidation applicants generally change fields to their advantage.

5.4: THE TIMING OF CORRECTIONS TO CRITICAL FIELDS

This section discusses the frequency with which applicants submit corrections to critical fields pre and post selection for validation (or establishment of initial eligibility, for nonvalidation applicants).

Previous sections contained information based on applicants' corrections to all fields. The percentage of applicants correcting critical fields (the basis for Table 5.7) is smaller than that correcting all fields, as was expected. However, it was considered important to isolate corrections behavior relative to critical fields.

The timing of corrections is a key study variable because the effect of validation should be seen in corrections submitted after selection for validation applicants. Therefore, we would expect a greater percentage of validation than nonvalidation applicants to submit corrections post selection (or establishment of initial eligibility) if validation is: (1) selecting applicants who misreport information and (2) being conducted appropriately.

The following table shows the percentage of applicants in each applicant subgroup making corrections pre and post selection or initial eligibility.

We can draw several conclusions from the information contained in this table:

1) Applicants who meet the validation criteria are submitting more corrections prior to establishing eligibility and prior to selection than are the applicants who do not meet the PEC. This is largely due to the fact that submission of a correction is a prerequisite for validation selection according to the PEC. Post selection or eligibility, validation applicants submit corrections with more than twice the frequency of nonvalidation applicants.

2) Pre-selection (or eligibility) more than 45 percent of applicants meeting the following criteria submitted corrections:

B3	C2
A8	A1
A9	A7
B2	C1
	B1

TABLE 5.7 PERCENT OF APPLICANTS SUBMITTING CORRECTIONS TO CRITICAL FIELDS PRE AND POST SELECTION OR INITIAL ELIGIBILITY

	VALIDATION APPLICANT		NONVALIDATION APPLICANT	
Criteria Group	% Correcting Pre-Selection	% Correcting Post Selection	% Correcting Pre Eligibility	% Correcting Post Eligibility
Total Applicants	33.2	5.4	9.8	1.5
PBC	35.9	5.4	35.6	1.5
PBC A	33.7	4.2	35.4	1.5
A1	49.5	4.6	49.5	1.8
A2	18.6	9.3	41.1	2.0
A3	14.2	8.6	17.4	1.5
A4	13.6	5.5	7.0	1.1
A5	13.6	5.5	7.0	1.1
A6	22.7	5.2	19.2	2.1
A7	48.5	4.6	47.5	2.1
A8	49.9	5.2	49.6	1.7
A9	49.7	3.8	50.0	2.4
A10	36.7	7.6	34.4	3.4
PBC B	49.6	4.1	49.5	2.3
B1	46.9	3.8	48.9	2.8
B2	49.6	4.4	49.6	2.2
B3	50.0	0.0	0.0	0.0
PBC C	40.0	18.3	49.6	4.6
C1	48.5	1.9	49.5	4.6
C2	39.0	22.3	50.0	4.5
C3	43.1	29.5	0.0	0.0
Random	12.1	6.0	5.4	1.4

2) The largest EI changes are occurring for validation applicants correcting AGI, and for nonvalidation applicants correcting AR and SSA in combination with other fields. The single highest EI increase resulted from applicants correcting VEB and HS in combination. However, only 5 percent of applicants correcting VEB also corrected HS and only 1 percent of applicants correcting HS also corrected VEB. On the other hand, the single largest EI decrease resulted from applicants correcting VEB and UT in combination. However, less than 1 percent of applicants correcting one field also corrected the other field.

These are the A criteria which have been shown to result in low eligibility index changes (see Chapter 4). The B1, B2, C1, and C2 applicants continue to have either high rates of corrections or large EI changes post selection or eligibility.

3) Post-selection or initial eligibility there is a marked difference in the corrections behavior of validation and nonvalidation applicants. More than 7 percent of applicants meeting the following cirteria submitted corrections during that time:

Validation
C3
C2
A2
A3
A10

There were no nonvalidation groups meeting this condition.

5.5: CHAPTER SUMMARY

Following is a summary of the major findings related to the analysis for this Chapter:

- The majority of all corrections are made in response to a comment, particularly to validation fields. Validation applicants tend to submit solicited corrections more frequently than nonvalidation applicants. This provides some evidence that the edits are having the intended impact on applicants' corrections behavior.

- The direction of changes to critical fields is toward decreased award amount for validation applicants post selection and twoard increased award amount for nonvalidation applicants post eligibility. Also, the changes to fields made by applicants pre selection or eligibility tend to be of larger magnitude than those made post selection or eligibility.

- Pre-selection and pre-eligibility the most and largest corrections tend to be made to those fields which have tightened edits (AGI, TP, NTI, VE, etc.). This suggests that the tightened edits are working.

- Applicants who met the A criteria and submitted corrections tended to decrease both pre and post selection or eligibility. On the other hand, applicants who met the B and C criteria and submitted corrections tended to increase award amount pre selection or eligibility and to decrease award amount post selection or eligibility.

- Relatively few of the random group (compared to REC applicants) submitted pre selection or eligibility corrections. Those who did, however, tended to decrease award potential.

- Nonvalidation applicants who submit corrections tend to correct to their disadvantage pre eligibility and to their advantage post eligibility. Many nonvalidation applicants have made substantial changes to critical fields which have potential for decreasing award amount. This has apparently occurred independent of the validation effort and may be attributed to the tightened edits.

- Applicants' resources, net assets, and veterans' benefits are the fields that nonvalidation applicants are consistently correcting to their advantage both pre and post eligibility. The magnitude of changes to these fields pre-eligibility are generally very large. The largest changes (decreases) in eligibility indices occur for all applicants correcting applicants' resources or social security benefits in combination with other fields.

- Validation applicants more frequently submit corrections to multiple fields after selection than nonvalidation applicants after establishing eligibility. AGI and portions are the fields most often corrected in combination with other fields.

6

IMPACT OF THE NEW AND TIGHTENED EDITS

6.1: KEY ANALYSIS ISSUES AND LIMITATIONS OF THE DATA

Since validation is so closely linked with the application correction processing system, it is not possible to assess the impact of validation without examining the role of the corrections system and the changes to the system introduced in 1978-79. Therefore, a subset of this study is devoted to the impact of the new and tightened edits, particularly as they impact on validation.

Chapter 5 addresses solicited versus unsolicited corrections; that is, those made in response to a processing comment versus those that were not. This chapter is concerned only with those aspects of the processing system which differed from what was in effect in prior years--the new and tightened edits. To assess the separate impact of the new and tightened edits on applicants' corrections behavior, two comparisons were made:

1) the number, response mode and eligibility index changes of applicants who received new and/or tightened edits to certain fields were compared to those who received other edits (non-new and non-tightened) to those fields; and

2) the post-selection response mode for validation applicants, including response to processing comments, was compared to response mode of all applicants with respect to the edit comments.

Each comparison is treated in a separate section.

Some caveats concerning the interpretations of the findings in this chapter must be stated:

1) Applicants who are rejected do not have an eligibility index. In order to assess the impact of the edits, it was necessary to compute an eligibility index for applicants on the transaction they were rejected on and compare the difference between that index and the index received after they responded to the rejection comment.

   The computation of the index is confounded by the fact that one of the reasons for rejection is missing data. Ideally, the way to obtain reliable estimates for missing data is to conduct a nonrespondent survey. In this case, it would entail selecting a representative sample of rejected applicants with missing data, and contacting them to find out true values. Unfortunately, this study is confined solely to statistical analysis of existing data, and it is not within the scope of this contract to conduct such a survey. Two alternative methodologies that are limited to using existing data were considered for this computation. One was to substitute average values from applicants who had been rejected, but provided data, for those who had missing data. The second was to assume values based on other data reported, where possible, and where not possible to assume the missing value to be zero.

   Each of these alternative procedures is not ideal because each introduces errors. However, given the study goals, a procedure was selected that was judged to have less serious limitations.

   The limitations of the method of substituting average values are:

   a) The fact that the applicants (whose average values could be used for substitution) provided data made them different from those who omitted data. Therefore, from a statistical design perspective, these applicants are not equivalent and such a substitution would introduce biases of an unknown magnitude and direction.

   b) From an operational perspective, the number of categories of applicants who would have to be defined would be extremely large, greatly increasing the time necessary to process the computations.

The limitation of the zero/logically derived substitution approach is that it introduces a bias of an unknown magnitude, but a known direction. That is, we know that we may be using a zero instead of a value, although we do not know the amount of the value. Therefore, this procedure introduces a bias which probably understates actual values to some unknown degree.

The approach that was selected was the zero/logically derived substitution approach because the unknown component of the error is limited to magnitude and not direction. Further, this approach better allows us to approximate the effects of the new and tightened edits over previous edits since many of the previous edits used the zero/logically derived substitution approach The specific assumptions used for each field may be found in Appendix A.

2) It is also possible that applicants who received new, tightened or other edit comments, and who make changes to the fields to which the edit comments apply, may be submitting these corrections for reasons other than those solicited by the edit comments they received. To the extent that corrections which appear to be made in response to the edit comments are made for other reasons, the attribution of eligibility index changes to the new, tightened and other edit comments may be overestimated.

6.2: CHANGES IN ELIGIBILITY INDICES ATTRIBUTABLE TO THE NEW AND TIGHTENED EDITS

To estimate the eligibility index changes attributable to new and tightened edits, we divided the edit comments into new and tightened and set up a control group of other non-new or non-tightened edits, based on available documentation. (We also distinguished applicants who received both new and tightened edit comments, new plus non-new edit comments and tightened plus non-tightened edit comments, from those who received new or tightened or other edit comments only.) Separate categories were established for each of the following edit receipt classifications:

Tightened Edits Only

Refers to those edits in the current system which have been made more stringent than in prior years. Applicants, who received one or more tightened edits, but no new edits, are in this group. Applicants in this group may also have received other non-new edits.

New Edits Only

Refers to those edits in the current system which are new in the 1978-79 processing system. Applicants who have received one or more new edits, but no tightened edits, are in this group. Applicants in this group may also have received other non-tightened edits.

Both New and Tightened Edits

Refers to the presence of both new and tightened edits. Applicants in this group must have received at least one new edit and at least one tightened edit, but may also have received other edits.

Total: All New and Tightened Edits

Refers to the presence of at least one new edit or at least one tightened edit, or both. Applicants in this group may have also received other non-new or non-tightened edits.

Total: Other Edits Only

Refers to applicants who received only non-new or non-tightened edits to the same fields addressed by the new and tightened edits. This category does not include other edits to fields not affected by the new and tightened edits.

We analyzed applicant responses in five categories--those making corrections and not currently rejected, those verifying information, those making corrections who were subsequently rejected, those making no response who are rejected, and those making no response who are not rejected--to new, tightened and other edit comments. Each of these response categories is explained below.

Applicants Changed Field and Are Not Rejected

Applicants who changed one or more fields addressed by the edit(s) between the time the edit was received and the latest transaction. Applicants in this group must have changed at least one of the fields addressed by an edit(s), but may have changed other fields as well.

Applicants Verified Field

Applicants who did not change any field(s) addressed by the edit(s) between the time the edit was received and the current

transaction. Applicants in this group could not have changed any field(s) addressed by the edit(s), but may have changed other fields not addressed by the edits in question.

Applicants Have Subsequent Transactions and Are Currently Rejected

Applicants who had at least one more transaction after receiving the edit in question, but are currently rejected. This may mean that the applicant did not succeed in responding to the comment, or he may have responded properly and/or made other changes that resulted in a condition causing a rejection edit.

Applicants Have No Subsequent Transaction and Are Currently Rejected

Applicants who received a rejection edit(s) and have not submitted another transaction.

Applicants Have No Subsequent Transaction and Are Not Rejected

Applicants who received an edit(s), but who have not submitted a subsequent transaction and are not rejected. Applicants who received comments not requiring an action before eligibility can be determined; those who have no additional transactions are in this group.

Eligibility index change was computed from the transaction on which the comment(s) was(were) received to the current transaction. From this base, preliminary impact due to each type of edit and each type of applicant response can be estimated. This impact is estimated by multiplying the number of applicants in each response category by the average EI point change to arrive at an aggregate EI point change.

Table 6.1 shows that a substantial number of applicants have received edit comments to critical fields. About 22 percent of the regular BEOG applicant population received new and tightened edits and 32 percent received other edits. In total, more than half of all of the applicants submitted an application that was not completely acceptable. This raises questions about the sophistication of the applicants as well as the complexity and rigidity of the computerized processing system. Of major concern, however, is the

TABLE 6.1: NUMBER AND PERCENT OF APPLICANTS IN EACH RESPONSE CATEGORY AND THEIR EFFECTIVE ELIGIBILITY INDEX CHANGES

Applicant Response	Applicants Receiving New & Tightened Edits	Applicants Receiving Other Edits Only
Total # Receiving	688,509	1,012,298
Submitted corrections, not currently rejected		
- #	276,466	229,716
- % of all receiving edits relative to each column	40.1%	22.7%
- $\bar{x}$ effective EI change	198	325
Verified information		
- #	56,339	149,833
- % of all receiving edits relative to each column	8.2%	14.8%
- $\bar{x}$ effective EI change	24	15
Submitted correction, currently rejected		
- #	61,215	39,530
- % of all receiving edits relative to each column	8.9%	3.9%
- $\bar{x}$ effective computed EI[1/]	550	564
No subsequent transaction, and is rejected		
- #	216,805	173,604
- % of all receiving edits relating to each column	31.5%	17.1%
- $\bar{x}$ effective computed EI[1/]	682	539
No subsequent transaction, not rejected		
- #	77,684	419,615
- % of all receiving edits relating to each column	11.3%	41.4%

[1/] For rejected applicants, an average effective eligibility index change was computed by applying the formula for determining Basic Grant eligibility and limiting indices exceeding 1600 to 1600. In instances where key data were missing, the value was assumed to be zero unless it could be logically derived from other data provided by the applicant.

substantial proportion of applicants who have been excluded for consideration for a Basic Grant by submitting (or omitting) data of such a questionable nature to cause a rejection. At the present time, the greatest impact of the application edits is occurring for applicants who have been rejected and have not yet succeeded in re-entering the application processing system. These applicants cannot receive an award; if this trend continues, the Basic Grant Program will experience a substantial drop in awards.

For applicants who re-entered the system, the impact of the edits is also significant. Applicants who submitted corrections in response to new and tightened edits are experiencing average eligibility index increases of 198 points; applicants who corrected in response to other edits are experiencing average eligibility index changes of 325 points. However, proportionately more applicants (40 percent) are submitting corrections in response to the new and tightened edits than the other edits (23 percent). Most of the applicants who receive other edits are not submitting corrections. Thus, the new and tightened edits are eliciting more corrections, yet a substantial proportion of the applicants who received new and tightened edits have not succeeded in re-entering the system. It is also noteworthy that the applicants who verified fields in response to edits are also correcting other fields to their disadvantage.

It is expected that many of the nonrespondent applicants will respond at a future time. If we assume that their responses will be the same as those who have already responded, we can estimate a minimum possible impact. Table 6.2 projects response patterns taking into account probable re-entry of all nonrespondent applicants (except for those for whom assumptions were made) into the processing system; the figures shown on this table represent an estimated <u>minimum</u> impact since we can be confident that not all of the nonrespondents and currently rejected applicants will re-enter the system successfully.

TABLE 6.2: MINIMUM ESTIMATED AGGREGATE EI POINT CHANGES ASSUMING THAT ALL APPLICANTS RE-ENTER THE SYSTEM

		All New & Tightened	Other Edits Only
Total Estimated Number of Applicants Submitting Corrections		610,825	592,683
Applicants Who Changed Field & Are Not Rejected	Current	276,466	229,716
	Estimated	230,951	128,989
	Subtotal	507,417	358,705
$\bar{X}$ Effective EI Change		198	325
Aggregate EI Points		100,468,566	6,579,125
Applicants Who Verify Field & Are Not Rejected	Current	56,339	149,833
	Estimated	47,069	84,145
	Subtotal	103,408	233,978
$\bar{X}$ Effective EI Change		24	15
Aggregate EI Points		2,481,792	3,509,670
Minimum Total Aggregate EI Points		102,950,358	120,088,795
Combined Total		223,039,153	

Several conclusions can be drawn from review of the information on the preceding tables:

1) The new and tightened edits as well as the other edits may be having a significant impact on applicants' corrections behavior. The new and tightened edits, however, are resulting in more corrections and larger EI changes than the other edits.

2) There is currently a large nonresponse rate for applicants rejected due to all types of edits. If these applicants never come back into the system, the impact must be considered in terms of the potential award amount. However, if we assume that all rejected applicants will re-enter the system in approximately the same rates of response as other applicants the impact will be substantially reduced. We note that an impact lower than the maximum possible might be more consistent with the aims of the Basic Grant Program, since it is desirable that needy, potentially eligible students re-enter the system.

3) Applicants who verify information contained in the SER in response to a comment are also correcting other fields to their disadvantage. This is evident by increased eligibility indices on the average for this group.

Table 6.3 summarizes the response patterns to date for all applicants receiving comments to fields for which edits have been added or made more restrictive.

The edit comments were also categorized by the field(s) to which they relate. Only those fields which were affected by new or tightened edits were included. The only critical field which does not appear on this list, due to relatively low impact of edits on applicants' response is unusual expenses. The following table illustrates the fields affected by new or tightened edits with the greatest potential impact (in terms of the percent of applicants changing the field, their average change in eligibility indices, and the percent of rejected applicants and their average recomputed eligibility indices). This table reflects responses of applicants receiving only new or tightened edits to these fields. Fields are arranged in descending order of potential impact based on current response patterns.

TABLE 6.3: SUMMARY OF APPLICANT RESPONSES TO NEW, TIGHTENED AND OTHER EDITS

	Tightened Edits Only[1]	New Edits Only[2]	Both New & Tightened Edits[3]	Total: All New & Tightened Edits[4]	Total: Other Edits Only[5]
Total # of Applicants	406,028	234,871	47,610	688,509	1,012,298
A Applicants Changed Field & Are Not Rejected	164,577	95,672	16,217	276,466	229,716
$\bar{X}$ effective EI Change	255	110	136	198	325
B Applicants Verified Field	44,729	9,752	1,858	56,339	149,883
$\bar{X}$ effective EI Change	50	-71	-102	24	15
C Applicants Have Subsequent Transactions & Are Currently Rejected	41,018	11,250	8,947	61,215	39,530
$\bar{X}$ effective EI Computed	606	420	458	550	564
D Applicants Have No Subsequent Transaction E & Are Currently Rejected	110,474	93,497	12,834	216,805	173,604
$\bar{X}$ effected Computed EI	609	772	663	682	539
E Applicants Have No Subsequent Transaction & Are Not Rejected	45,230	24,700	7,754	77,684	419,615

1/ Changes submitted by applicants in this group may be confounded by the presence of other non-new edits.

2/ Changes submitted by applicants in this group may be confounded by the presence of other non-tightened edits.

3/ Changes submitted by applicants in this group may be confounded by the presence of other edits.

4/ Changes submitted by applicants in this group may be confounded by the presence of other edits.

5/ Excludes any edits which may address field(s) not addressed by the new and tightened edits. However, this is probably negligible since the new and tightened edits address all of the critical application fields.

TABLE 6.4: NEW OR TIGHTENED EDIT FIELDS WITH THE GREATEST POTENTIAL SAVINGS

New or Tightened Edit Fields
Adjusted Gross Income & Taxes Paid
Nontaxable Income, Adjusted Gross Income, Portions & Taxes Paid
Marital Status & Household Size
Year in School
Level 1 Recipient
Application Date
Citizenship
Number in Household Enrolled in Postsecondary Educational Institutions
Portions & Adjusted Gross Income
Adjusted Gross Income
Applicant Birthdate
Nontaxable Income, Adjusted Gross Income & Unreimbursed Tuition
Social Security Number

It is interesting to note that new or tightened edits to non-critical fields are currently having a significant impact on eligibility indices. Omitted or inconsistent basic data, such as date of application, citizenship status, applicant birthdate, year in school and social security number appear to be almost as significant indicators of possible misreporting as blank or inconsistent income or household data.

6.3: POTENTIAL SAVINGS FOR VALIDATION AND NEW AND TIGHTENED EDIT COMMENTS COMPARED

At this time, validation does not appear to be eliciting a large number of corrections from the validation applicants or very high changes in eligibility indices resulting from corrections. It must be noted, however, that the extent to which validation has taken place at the institutions is unclear for two reasons: (1) there is no way of detecting whether an application has been validated and (2) the regulations requiring the financial aid officers to validate were not issued by the end of September.

Table 6.5 shows the eligibility index changes resulting from post selection corrections made by validation applicants. However, since approximately half of all validation applicants submitting corrections since their selection are responding to edit comments (see Chapter 5), the potential savings attributed here to validation are probably overestimated.

TABLE 6.5: POTENTIAL SAVINGS ATTRIBUTED TO VALIDATION

Validation Groups	Percent Correcting	Total Selected	Total Correcting[1]	Effective EI Change
Group A[2]	11.8	71,430	8,429	180
B[2]	11.4	9,569	1,091	110
C[2]	42.2	7,307	3,084	149
PEC Subtotal (Nonduplicated)	14.2	88,306	12,582	165
Random	14.7	11,533	1,695	62
GRAND TOTAL	14.3	99,839	14,277	153

[1] Refers to applicants correcting since their selection for validation.

[2] Applicants meeting criteria A, B, and C are duplicated because applicants may meet multiple criteria.

The potential savings attributable to validation is much less than the potential savings attributable to the edits. Not only are the number of applicants correcting in response to validation much lower than those correcting in response to comments, but the EI changes are also much smaller. This may be due to the effectiveness of the edits prior to applicants' selection for validation.

6.4: REJECTION RATES DUE TO THE EDIT COMMENTS BY INCOME

As mentioned in Section 6.3, there is concern that the processing system should not be excluding low-income, needy applicants. In order to address this concern we analyzed data on the status from previous to current transactions of applicants reporting various income and household data on their 1978-79 applications.[1/]

[1/] The percentages in the following two tables were calculated based on the data contained in Table 117 in the Appendix.

The following table shows those characteristics most likely to occur with applications that have been rejected from previous to current transactions.

TABLE 6.6: APPLICANTS MOST LIKELY TO BE ALWAYS REJECTED
(Average % of all applicants always rejected is 16.2%)

Applicant Characteristic	% Always Rejected Who Have This Characteristic
AGI - unknown	99.6%
HS - unknown	99.4
PHE - unknown	98.0
Earned Income - unknown	65.2
Taxes Paid - unknown	57.0
Marital Status - deceased	56.0
Net Assets - unknown	46.1
Marital Status - unknown	38.6
Nontaxable Income - unknown	36.9
AGI 0	36.0

This table shows that the greatest cause of rejection is missing data on the application. In addition to missing data, a few other reported applicant characteristics result in relatively high rates of rejection -- marital status "deceased" and negative AGI. Perhaps applicants are reporting marital "deceased" inconsistent with household size and/or portions earned. Applicants who report negative AGIs are not necessarily low income persons; they tend to report business losses as an offset to income. An even larger percentage of these applicants (57%) however, become eligible after a previous rejection.

The following table shows the applicant characteristics for which the rate of eligibility after rejection is greater than 25 percent.

TABLE 6.7: APPLICANTS MOST LIKELY TO BECOME ELIGIBLE AFTER REJECTION (Average % of all applicants in this category is 16.4%)

Applicant Characteristic	% Previously Rejected Who Have This Characteristic
AGI 0	57.1%
PHE 5*	27.7
AGI $1-1000	27.1

Based on this table, we can conclude that applicants with negative or low income have relatively good chances of subsequently becoming eligible. To substantiate our conclusion that application sources is highly related to application rejection rate, we compared the percentage of applicants filing from each source who meet certain of the pre-established criteria relating to income, as follows[1/]:

TABLE 6.8: APPLICANTS MEETING CERTAIN INCOME CRITERIA BY APPLICATION SOURCE

Application Source	BEOG	ACT	CSS	PHEAA
% in population (eligibles only)	30.0	17.8	48.6	3.4
% Meeting Criteria				
A-4 - zero AGI	42.6	15.1	39.5	2.4
A-5 - zero AGI	42.9	15.2	39.7	2.4
A-7 - Give Financial Data	10.0	7.1	78.5	4.3
A-8 - Blank AGI	10.1	3.9	84.4	1.4

[1/] These data are derived from Table 111 in the Appendix.

This table shows that BEOG filers are overrepresented (according to their percentage of the applicant population) on zero AGI criteria, but underrepresented on criteria concerning missing financial data. CSS filers on the other hand, are underrepresented on zero AGI criteria and overrepresented on criteria concerning missing financial data. BEOG filers also have lower than average eligibility indices. These data suggest that although BEOG applicants tend to be typically lower income persons than CSS applicants, they are more successful in completing their applications than CSS applicants. The information on the preceding tables substantiates the conclusion that low income applicants may not be systematically excluded, since missing data is the greatest single cause of rejection, and BEOG (lower-income) applicants tend to complete the application successfully more often than others.

6.5: CHAPTER SUMMARY

The following points highlight the findings contained in this chapter.

- More than half of the BEOG applicants are submitting applications that are problematic enough to trigger new, tightened or other edits comments.
- Significantly more applicants submit corrections in response to new and tightened edits (40 percent) than in response to other edits (23 percent).
- The edits are eliciting substantial eligibility index changes (198 effective points for the new and tightened edits and 325 for the other edits). Thus, the edits appear to be quite effective.
- At this time substantial numbers of applicants have received rejection edits, but have not yet re-entered the system. This may indicate a serious problem in that potentially eligible applicants may be excluded from consideration for award. Given the findings for those who have re-entered the system, it appears that the edits are effective. However, the process should be reviewed to determine why applicants are not re-entering and what might be done to facilitate

re-entry into the system. Unfortunately, the statistical nature of this study precludes discovering the reasons for the nonresponse to rejection and possible ways to improve the response rate.

- Validation does not appear to be having as significant an impact on applicants' corrections (frequency and magnitude) as the processing edits. This is probably due to the fact that all A group validation applicants are receiving comments to critical fields prior to their selection for validation.

- Applicants' responses to edit comments to certain non-critical fields also resulted in significant impact on EI. This suggests that omission of, or supplying erroneous identification data (such as social, security number, birthdate, etc.) may be significant indicators of misreporting on early transactions.

- Low income applicants do not appear to be systematically excluded from the application processing system by edit rejections. The greatest single cause of rejection is missing data. The application source, with the highest rejection rate -- CSS -- also has the highest incidence of missing data. In addition, CSS applicants tend to have higher incomes than those applying from other sources; and applicants who reported low income do not have significantly higher than average incidences of missing data. It should be noted that this conclusion is drawn largely from applicants who did report an income. Should the majority of applicants who failed to report an income really have a low income, then it would be concluded that low income applicants are being systematically excluded. Unfortunately, the statistical nature of this study precludes us from finding out the true income for applicants who failed to report an income.

APPENDICES

APPENDIX A

ASSUMPTIONS FOR MISSING VALUES

ASSUMPTIONS FOR COMPUTING ELIGIBILITY INDEX WHEN APPLICANT IS REJECTED

I: For rejected applicants with blanks or zeros in one or more fields assume the following:

AGI & Portions

(a) if AGI is blank and 2 portions present, use the 2 portions;

(b) if AGI is blank and 1 portion present, use 1 portion;

(c) if AGI is blank and no portions present, assume zero;

(d) if AGI is present and portions blank, assume 1 portion.

NTI: if NTI is blank, assume zero

Unusual Expenses (UE): if UE is blank, assume zero

Unreimbursed School Tuition (UT): if UT is blank, assume zero

Assets: if assets are blank, assume zero

Taxes Paid:

(a) if blank, and AGI, household size and marital status present, compute;

(b) if blank, and other critical fields blank, assume zero

Veteran's Educational Benefits:

(a) if month and amount are blank, assume zero;

(b) if amount is present and number of months missing, assume 9;

(c) if number of months is present and amount missing, assume the following:

-- if household size = 0, assume $249;

-- if household size = 1, assume $296;

-- if household size = 2, assume $338;

-- if household size is 3 or more, assume $338 + $26 for each person over 2

APPENDIX B

STATISTICAL SOURCE TABLES

TABLE 101.A FREQUENCY OF CORRECTIONS AND AVERAGE CHANGES TO HOUSEHOLD SIZE, BY ELIGIBLE APPLICANTS, BY APPLICANT CATEGORY

	APPLICANTS SELECTED FOR VALIDATION					APPLICANTS NOT SELECTED FOR VALIDATION				
	TOTAL SELECTED FOR VALIDATION	% MAKING CORRECTIONS PRE SELECTION	AVERAGE AMOUNT OF CHANGE	% MAKING CORRECTIONS POST SELECTION	AVERAGE AMOUNT OF CHANGE	TOTAL NOT SELECTED FOR VALIDATION	% MAKING CORRECTIONS PRE INITIAL ELIGIBILITY	AVERAGE AMOUNT OF CHANGE	% MAKING CORRECTIONS POST INITIAL ELIGIBILITY	AVERAGE AMOUNT OF CHANGE
UNDUPLICATED TOTAL.....	99,839	13.03	3.00	1.31	1.00-	1,571,293	1.83	2.00	0.44	0.00
UNDUPLICATED PEC GROUP A...	71,430	12.74	3.00	0.97	1.00-	229,004	4.48	2.00	0.31	0.00
A1	5,056	96.12	4.00	2.61	1.00-	1,768	97.45	4.00	1.01	1.00-
A2	13,288	5.53	3.00	1.28	0.00	132,878	3.59	1.00	0.31	0.00
A3	9,403	3.58	3.00	1.58	1.00-	13,466	2.71	1.00	0.28	0.00
A4	10,157	16.82	4.00	2.50	3.00-	36,420	4.12	1.00	0.50	2.00
A5	10,086	16.88	4.00	2.46	3.00-	36,417	4.12	1.00	0.50	2.00
A6	22,665	4.31	2.00	0.60	0.00	15,566	3.53	1.00	0.23	1.00-
A7	10,731	27.83	4.00	1.55	1.00-	10,288	8.74	2.00	0.48	0.00
A8	21,293	6.50	2.00	0.54	0.00	30,864	3.64	2.00	0.34	0.00
A9	878	7.63	1.00	0.68	0.00	138	8.69	2.00	0.00	0.00
A10	351	15.66	7.00	4.55	2.00-	120	14.16	2.00	1.66	4.00-
UNDUPLICATED PEC GROUP B...	9,569	20.37	2.00	1.01	0.00	2,324	19.83	2.00	0.51	0.00
B1	116	18.10	2.00	0.86	1.00-	523	16.63	1.00	0.38	0.00
B2	9,670	20.33	2.00	1.06	0.00	1,817	20.80	2.00	0.60	1.00-
B3	20	25.00	6.00	0.00	0.00	2	0.00	0.00	0.00	0.00
UNDUPLICATED PEC GROUP C...	7,307	22.74	3.00	5.04	1.00-	517	24.56	2.00	0.77	0.00
C1	1,066	25.23	2.00	0.46	1.00	488	24.38	2.00	0.81	0.00
C2	6,730	22.30	3.00	6.06	1.00-	34	35.29	3.00	0.00	0.00
C3	22	4.54	5.00	4.54	1.00	0	0.00	0.00	0.00	0.00
RANDOM GROUP.....	11,533	2.62	2.00	1.32	0.00	1,339,448	1.33	2.00	0.46	0.00

NOTE: ELIGIBLE APPLICANTS REFER TO NON-SUPPLEMENTAL ELIGIBLE APPLICANTS WHO, FOR VALIDATION APPLICANTS, WERE ELIGIBLE ON FIRST TRANSACTION SINCE SELECTION AND FOR NON-VALIDATION APPLICANTS, ON FIRST TRANSACTIO

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TABLE 101.B FREQUENCY OF CORRECTIONS AND AVERAGE CHANGES TO NUMBER ENROLLED IN POSTSECONDARY INSTITUTIONS, BY ELIGIBLE APPLICANTS, BY APPLICANT CATEGORY

	APPLICANTS SELECTED FOR VALIDATION					APPLICANTS NOT SELECTED FOR VALIDATION				
	TOTAL SELECTED FOR VALIDATION	% MAKING CORRECTIONS PRE SELECTION	AVERAGE AMOUNT OF CHANGE	% MAKING CORRECTIONS POST SELECTION	AVERAGE AMOUNT OF CHANGE	TOTAL NOT SELECTED FOR VALIDATION	% MAKING CORRECTIONS PRE INITIAL ELIGIBILITY	AVERAGE AMOUNT OF CHANGE	% MAKING CORRECTIONS POST INITIAL ELIGIBILITY	AVERAGE AMOUNT OF CHANGE
UNDUPLICATED TOTAL	99,839	6.35	1.00	0.90	1.00-	1,571,293	1.42	1.00	0.32	0.00
UNDUPLICATED PEC GROUP A	71,430	6.02	1.00	0.70	1.00-	229,004	2.86	1.00	0.22	0.00
A1	5,056	27.51	1.00	1.54	1.00-	1,768	28.33	1.00	0.90	1.00-
A2	13,288	3.80	2.00	1.09	1.00-	132,878	2.72	1.00	0.23	0.00
A3	9,403	2.85	1.00	1.26	1.00-	13,466	2.05	1.00	0.26	0.00
A4	10,157	8.28	2.00	1.69	1.00-	36,420	2.18	1.00	0.24	1.00
A5	10,086	8.28	2.00	1.65	1.00-	36,417	2.18	1.00	0.24	1.00
A6	22,665	3.47	1.00	0.47	0.00	15,566	2.76	1.00	0.29	0.00
A7	10,731	9.90	1.00	0.90	0.00	10,288	4.36	1.00	0.31	0.00
A8	21,293	4.27	1.00	0.41	1.00-	30,864	2.68	1.00	0.28	0.00
A9	878	6.83	1.00	1.13	0.00	138	4.34	1.00	0.00	0.00
A10	351	33.06	6.00	10.54	3.00-	120	15.00	3.00	4.16	18.00
UNDUPLICATED PEC GROUP B	9,569	9.95	1.00	0.55	1.00-	2,324	20.52	1.00	0.47	0.00
B1	116	31.89	1.00	0.00	0.00	523	25.62	1.00	0.57	0.00
B2	9,670	9.78	1.00	0.59	1.00-	1,817	18.98	1.00	0.44	0.00
B3	20	55.00	6.00	0.00	0.00	2	0.00	0.00	0.00	0.00
UNDUPLICATED PEC GROUP C	7,307	11.78	1.00	3.18	1.00-	517	20.50	2.00	0.96	0.00
C1	1,066	20.16	1.00	0.28	3.00-	488	21.31	2.00	1.02	0.00
C2	6,730	10.41	1.00	3.90	1.00-	34	8.82	2.00	0.00	0.00
C3	22	54.54	5.00	4.54	5.00-	0	0.00	0.00	0.00	0.00
RANDOM GROUP	11,533	1.95	1.00	0.99	0.00	1,339,448	1.13	1.00	0.33	0.00

NOTE: ELIGIBLE APPLICANTS REFER TO NON-SUPPLEMENTAL ELIGIBLE APPLICANTS WHO, FOR VALIDATION APPLICANTS, WERE ELIGIBLE ON FIRST TRANSACTION SINCE SELECTION AND FOR NON-VALIDATION APPLICANTS, ON FIRST TRANSACTION

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TABLE 101.C FREQUENCY OF CORRECTIONS AND AVERAGE CHANGES TO APPLICANT'S RESOURCES, BY ELIGIBLE APPLICANTS, BY APPLICANT CATEGORY

	APPLICANTS SELECTED FOR VALIDATION					APPLICANTS NOT SELECTED FOR VALIDATION				
	TOTAL SELECTED FOR VALIDATION	% MAKING CORRECTIONS PRE SELECTION	AVERAGE AMOUNT OF CHANGE	% MAKING CORRECTIONS POST SELECTION	AVERAGE AMOUNT OF CHANGE	TOTAL NOT SELECTED FOR VALIDATION	% MAKING CORRECTIONS PRE INITIAL ELIGIBILITY	AVERAGE AMOUNT OF CHANGE	% MAKING CORRECTIONS POST INITIAL ELIGIBILITY	AVERAGE AMOUNT OF CHANGE
UNDUPLICATED TOTAL.....	99,839	1.85	4,601.00-	0.17	232.00	1,571,293	0.46	247.00-	0.11	202.00-
UNDUPLICATED PEC GROUP A...	71,430	2.04	5,732.00-	0.15	249.00	229,004	0.56	1,154.00-	0.08	116.00-
A1	5,056	3.75	687.00	0.29	371.00-	1,768	0.96	756.00-	0.05	1,468.00-
A2	13,288	0.69	2,949.00-	0.26	384.00-	132,878	0.58	79.00	0.10	169.00-
A3	9,403	0.53	1,462.00-	0.26	41.00-	13,466	0.54	644.00-	0.10	118.00-
A4	10,157	0.37	1,240.00-	0.17	925.00	36,420	0.24	670.00-	0.07	135.00
A5	10,086	0.37	1,240.00-	0.17	925.00	36,417	0.24	670.00-	0.07	135.00
A6	22,665	0.77	602.00-	0.15	294.00-	15,566	0.55	69.00-	0.03	822.00-
A7	10,731	2.23	717.00	0.22	225.00-	10,288	0.79	946.00	0.08	610.00-
A8	21,293	0.73	226.00	0.13	861.00	30,864	0.40	969.00	0.13	47.00-
A9	878	98.51	10,344.00-	1.48	221.00	138	97.10	12,818.00-	2.89	795.00-
A10	351	1.42	81.00-	0.56	20.00-	120	0.83	5.00	0.00	0.00
UNDUPLICATED PEC GROUP B...	9,569	2.17	752.00-	0.15	355.00	2,324	1.97	184.00	0.21	375.00
B1	116	1.72	52.00-	0.00	0.00	523	1.91	57.00	0.00	0.00
B2	9,670	2.16	737.00-	0.16	364.00	1,817	1.98	219.00	0.27	375.00
B3	20	10.00	200.00-	0.00	0.00	2	0.00	0.00	0.00	0.00
UNDUPLICATED PEC GROUP C...	7,307	1.65	23.00	0.27	602.00	517	2.32	17.00	0.19	400.00-
C1	1,066	1.59	109.00	0.09	95.00-	488	2.04	34.00-	0.20	400.00-
C2	6,730	1.69	3.00	0.31	599.00	34	5.88	269.00	0.00	0.00
C3	22	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
RANDOM GROUP.....	11,533	0.56	134.00-	0.23	179.00-	1,339,448	0.44	56.00-	0.11	214.00-

NOTE: ELIGIBLE APPLICANTS REFER TO NON-SUPPLEMENTAL ELIGIBLE APPLICANTS WHO, FOR VALIDATION APPLICANTS, WERE ELIGIBLE ON FIRST TRANSACTION SINCE SELECTION AND FOR NON-VALIDATION APPLICANTS, ON FIRST TRANSACTION

TABLE 101.D FREQUENCY OF CORRECTIONS AND AVERAGE CHANGES TO ADJUSTED GROSS INCOME BY ELIGIBLE APPLICANTS, BY APPLICANT CATEGORY

	APPLICANTS SELECTED FOR VALIDATION					APPLICANTS NOT SELECTED FOR VALIDATION				
	TOTAL SELECTED FOR VALIDATION	% MAKING CORRECTIONS PRE SELECTION	AVERAGE AMOUNT OF CHANGE	% MAKING CORRECTIONS POST SELECTION	AVERAGE AMOUNT OF CHANGE	TOTAL NOT SELECTED FOR VALIDATION	% MAKING CORRECTIONS PRE INITIAL ELIGIBILITY	AVERAGE AMOUNT OF CHANGE	% MAKING CORRECTIONS POST INITIAL ELIGIBILITY	AVERAGE AMOUNT OF CHANGE
UNDUPLICATED TOTAL.....	99,839	43.37	4,478.00	5.29	4,738.00	1,571,293	13.11	4,766.00	1.13	54.00-
UNDUPLICATED PEC GROUP A...	71,430	49.45	6,328.00	4.28	5,782.00	229,004	58.34	5,908.00	1.32	729.00
A1	5,056	46.59	6,575.00	3.91	320.00-	1,768	18.21	5,332.00	1.13	7,228.00-
A2	13,288	18.18	3.00-	13.98	10,343.00	132,878	78.10	5,372.00	2.01	565.00
A3	9,403	7.14	10,067.00-	11.56	10,941.00	13,466	9.60	3,054.00-	0.00	1,591.00
A4	10,157	1.85	9,352.00-	3.27	3,908.00	36,420	2.29	10,434.00-	0.48	3,984.00
A5	10,086	1.86	9,352.00-	3.38	3,919.00	36,417	2.29	10,434.00-	0.48	3,862.00
A6	22,665	30.76	3,846.00	5.82	10,442.00	15,566	26.61	4,480.00	1.59	2,113.00
A7	10,731	71.33	6,754.00	3.66	1,006.00-	10,288	67.57	4,979.00	1.56	547.00-
A8	21,293	95.78	7,791.00	3.20	761.00-	30,864	97.51	8,515.00	1.50	173.00-
A9	878	26.08	2,259.00	4.10	3,505.00-	138	32.60	4,054.00	0.00	0.00
A10	351	56.99	7,787.00	7.12	2,081.00	120	58.33	3,713.00	0.83	1,866.00
UNDUPLICATED PEC GROUP B...	9,569	39.18	9,298.00-	3.05	543.00	2,324	31.62	236.00-	1.50	654.00-
B1	116	36.20	3,568.00	1.72	11,111.00	523	27.15	2,898.00	1.72	306.00
B2	9,670	39.23	9,536.00-	3.21	439.00	1,817	32.96	897.00-	1.68	957.00-
B3	20	30.00	26,514.00-	0.00	0.00	2	0.00	0.00	0.00	0.00
UNDUPLICATED PEC GROUP C...	7,307	33.09	1,049.00-	17.51	5,051.00	517	31.91	1,349.00-	3.28	1,163.00-
C1	1,066	40.52	436.00	1.21	1,789.00	488	30.73	1,278.00-	3.27	365.00-
C2	6,730	32.21	1,364.00-	21.02	4,715.00	34	47.05	1,889.00-	5.88	7,172.00-
C3	22	22.72	12,907.00	36.36	2,162.00	0	0.00	0.00	0.00	0.00
RANDOM GROUP.....	11,533	15.71	4,287.00	5.65	1,102.00	1,339,448	5.34	2,700.00	1.09	212.00-

NOTE: ELEGIBLE APPLICANTS REFER TO NON-SUPPLEMENTAL ELEGIBLE APPLICANTS WHO, FOR VALEDATION APPLICANTS, WERE ELIGIBLE ON FIRST TRANSACTION SINCE SELECTION AND FOR NON-VALIDATION APPLICANTS, ON FIRST TRANSACTION

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TABLE 101.E FREQUENCY OF CORRECTIONS AND AVERAGE CHANGES TO FEDERAL TAXES PAID, BY ELIGIBLE APPLICANTS, BY APPLICANT CATEGORY

	APPLICANTS SELECTED FOR VALIDATION					APPLICANTS NOT SELECTED FOR VALIDATION				
	TOTAL SELECTED FOR VALIDATION	% MAKING CORRECTIONS PRE SELECTION	AVERAGE AMOUNT OF CHANGE	% MAKING CORRECTIONS POST SELECTION	AVERAGE AMOUNT OF CHANGE	TOTAL NOT SELECTED FOR VALIDATION	% MAKING CORRECTIONS PRE INITIAL ELIGIBILITY	AVERAGE AMOUNT OF CHANGE	% MAKING CORRECTIONS POST INITIAL ELIGIBILITY	AVERAGE AMOUNT OF CHANGE
UNDUPLICATED TOTAL	99,839	19.13	464.00-	3.37	605.00-	1,571,293	6.47	1,582.00-	0.63	122.00
UNDUPLICATED PEC GROUP A	71,438	22.21	283.00-	3.88	885.00-	229,884	16.18	936.00-	0.73	287.00-
A1	5,056	21.28	357.00	1.89	56.00	1,768	8.65	850.00+	0.22	53.00+
A2	13,288	10.26	562.00-	6.66	753.00-	132,878	14.88	1,321.00-	0.88	358.00
A3	9,483	3.32	905.00-	3.88	489.00-	13,466	3.32	2,882.00-	0.31	21.00-
A4	18,157	1.26	1,854.00+	8.74	745.00	36,428	8.98	694.00+	0.15	637.00
A5	18,886	1.26	1,854.00-	8.75	745.00	36,417	8.98	694.00-	0.15	569.00
A6	22,665	25.67	735.00-	6.49	1,436.00-	35,566	21.59	723.00-	2.94	2,024.00-
A7	18,731	58.21	846.00	3.14	37.00	16,288	51.58	626.00	1.03	234.00
A8	21,293	21.47	587.00-	1.83	124.00	38,864	18.25	683.00-	0.98	244.00
A9	878	14.92	2,691.00-	2.27	117.00-	138	18.11	1,309.00-	0.00	0.00
A10	351	15.09	122.00	8.56	176.00-	128	15.00	823.00+	0.83	706.00
UNDUPLICATED PEC GROUP B	9,569	16.17	1,886.00-	1.88	147.00	2,324	17.29	236.00+	1.28	75.00
B1	116	24.13	328.00-	3.44	183.00-	523	28.87	336.00	1.33	191.00
B2	9,678	16.02	1,887.00-	1.99	135.00	1,817	16.51	433.00-	1.21	42.00
B3	28	25.00	3,898.00-	0.00	0.00	2	0.00	0.00	0.00	0.00
UNDUPLICATED PEC GROUP C	9,307	11.28	784.00-	7.62	426.00-	517	9.67	652.00-	0.96	516.00
C1	1,066	16.97	365.00-	8.46	42.00	488	18.04	634.00-	1.02	518.00
C2	6,730	10.29	762.00-	9.19	396.00-	34	5.88	704.00-	0.00	0.00
C3	22	4.54	54.00-	9.09	161.00	0	0.00	0.00	0.00	0.00
RANDOM GROUP	11,533	7.53	1,144.00-	3.78	123.00-	1,329,448	4.79	1,837.00-	0.61	109.00

NOTE: ELIGIBLE APPLICANTS REFER TO NON-SUPPLEMENTAL ELIGIBLE APPLICANTS WHO, FOR VALIDATION APPLICANTS, WERE ELIGIBLE ON FIRST TRANSACTION SINCE SELECTION AND FOR NON-VALIDATION APPLICANTS, ON FIRST TRANSACTION

TABLE 101.F FREQUENCY OF CORRECTIONS AND AVERAGE CHANGES TO NON-TAXABLE INCOME, BY ELIGIBLE APPLICANTS, BY APPLICANT CATEGORY

	APPLICANTS SELECTED FOR VALIDATION					APPLICANTS NOT SELECTED FOR VALIDATION				
	TOTAL SELECTED FOR VALIDATION	% MAKING CORRECTIONS PRE SELECTION	AVERAGE AMOUNT OF CHANGE	% MAKING CORRECTIONS POST SELECTION	AVERAGE AMOUNT OF CHANGE	TOTAL NOT SELECTED FOR VALIDATION	% MAKING CORRECTIONS PRE INITIAL ELIGIBILITY	AVERAGE AMOUNT OF CHANGE	% MAKING CORRECTIONS POST INITIAL ELIGIBILITY	AVERAGE AMOUNT OF CHANGE
UNDUPLICATED TOTAL.....	99,839	17.84	2,737.00-	3.68	1,256.00	1,571,293	3.78	1,245.00	0.97	80.00
UNDUPLICATED PEC GROUP A...	71,438	13.71	1,566.00	2.27	1,296.00	229,804	9.68	897.00	0.90	1,508.00
A1	5,656	29.13	3,868.00	3.91	9.00	1,768	12.44	2,262.00	1.47	873.00
A2	13,288	6.47	871.00	2.52	1,254.00	132,878	10.21	387.00	0.99	1,111.00
A3	9,483	4.80	1,328.00	3.29	2,216.00	13,466	13.60	2,085.00	1.03	1,725.00
A4	10,157	8.78	5,265.00-	5.84	2,934.00	36,420	8.73	2,662.00-	1.05	2,126.00
A5	10,086	8.82	5,382.00-	5.84	2,843.00	36,417	8.73	2,662.00-	1.05	2,126.00
A6	22,665	4.21	848.00	0.91	590.00	15,566	2.97	1,126.00-	0.32	2,546.00
A7	10,731	36.57	2,482.00	3.38	271.00-	18,288	32.74	2,263.00	1.65	949.00
A8	21,293	20.05	1,306.00	2.07	328.00	30,864	9.72	1,488.00	1.16	1,396.00
A9	878	11.38	1,593.00-	2.39	668.00	138	15.94	114.00	0.72	1,968.00
A10	351	9.11	2,692.00	5.12	1,401.00	120	15.83	947.00	0.83	250.00
UNDUPLICATED PEC GROUP B...	9,569	46.22	12,206.00-	3.98	795.00	2,324	31.19	7,491.00-	1.03	782.00-
B1	116	21.55	618.00-	0.86	2,286.00-	523	13.95	675.00-	1.14	660.00-
B2	9,670	46.58	12,314.00-	4.11	791.00	1,817	36.18	8,267.00-	0.99	716.00-
B3	28	25.00	19,878.00-	0.00	0.00	2	100.00	18,447.00-	0.00	0.00
UNDUPLICATED PEC GROUP C...	7,307	38.25	3,634.00-	15.00	1,538.00	517	26.30	1,825.00-	2.32	1,530.00-
C1	1,066	27.48	1,731.00-	1.50	1,295.00	488	25.00	1,588.00-	2.25	1,653.00-
C2	6,730	31.02	3,937.00-	18.02	1,497.00	34	44.11	3,888.00-	2.94	180.00-
C3	22	9.09	8,486.00-	18.18	1,466.00	0	0.00	0.00	0.00	0.00
RANDOM GROUP.....	11,533	5.15	166.00	4.99	982.00	1,339,448	2.73	1,639.00	0.98	142.00-

NOTE: ELIGIBLE APPLICANTS REFER TO NON-SUPPLEMENTAL ELIGIBLE APPLICANTS WHO, FOR VALIDATION APPLICANTS, WERE ELIGIBLE ON FIRST TRANSACTION SINCE SELECTION AND FOR NON-VALIDATION APPLICANTS, ON FIRST TRANSACTION

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TABLE 101.6 FREQUENCY OF CORRECTIONS AND AVERAGE CHANGES TO NET ASSETS, BY ELIGIBLE APPLICANTS, BY APPLICANT CATEGORY

	APPLICANTS SELECTED FOR VALIDATION					APPLICANTS NOT SELECTED FOR VALIDATION				
	TOTAL SELECTED FOR VALIDATION	% MAKING CORRECTIONS PRE SELECTION	AVERAGE AMOUNT OF CHANGE	% MAKING CORRECTIONS POST SELECTION	AVERAGE AMOUNT OF CHANGE	TOTAL NOT SELECTED FOR VALIDATION	% MAKING CORRECTIONS PRE INITIAL ELIGIBILITY	AVERAGE AMOUNT OF CHANGE	% MAKING CORRECTIONS POST INITIAL ELIGIBILITY	AVERAGE AMOUNT OF CHANGE
UNDUPLICATED TOTAL.....	99,839	9.35	8,800.00-	0.99	2,299.00	1,571,293	3.03	16,714.00	0.46	2,227.00-
UNDUPLICATED PEC GROUP A...	71,430	7.36	15,767.00	0.80	2,092.00	229,004	4.85	13,289.00	0.38	7,319.00
A1	5,056	13.25	7,682.00	1.72	11,317.00	1,768	6.27	14,129.00	0.39	843.00-
A2	13,288	5.80	17,209.00	1.24	1,761.00-	132,878	5.29	13,086.00	0.45	4,880.00
A3	9,403	4.81	21,557.00	1.19	1,235.00-	13,466	4.41	9,667.00	0.31	598.00
A4	10,157	2.55	19,851.00	1.27	2,050.00	36,420	1.96	7,788.00	0.28	6,891.00
A5	10,086	2.56	19,914.00	1.24	1,593.00	36,417	1.96	7,788.00	0.28	6,891.00
A6	22,665	6.22	22,081.00	0.69	709.00	15,566	5.04	16,783.00	0.40	992.00-
A7	10,731	11.77	12,683.00	1.43	5,059.00	10,288	7.91	17,334.00	0.68	17,577.00
A8	21,293	8.15	15,413.00	0.72	1,244.00	30,864	5.33	11,947.00	0.51	8,960.00
A9	878	25.85	7,006.00	1.25	18,761.00	138	26.81	356.00	1.44	2,960.00-
A10	351	8.26	6,330.00	4.55	690.00	120	7.50	8,546.00	0.83	3,000.00
UNDUPLICATED PEC GROUP B...	9,569	27.05	59,348.00-	0.95	5,984.00	2,324	26.59	44,709.00-	1.24	3,886.00
B1	116	25.86	6,486.00-	1.72	8,613.00	523	27.34	11,172.00-	1.33	773.00-
B2	9,670	27.05	60,022.00-	1.16	4,151.00	1,817	26.47	54,883.00-	1.32	4,910.00
B3	20	25.00	213,823.00-	0.00	0.00	2	0.00	0.00	0.00	0.00
UNDUPLICATED PEC GROUP C...	7,307	14.52	17,657.00-	2.91	669.00	517	17.79	10,526.00-	1.35	7,050.00
C1	1,066	16.41	255.00	0.75	6,143.00-	488	17.62	9,293.00-	1.43	7,050.00
C2	6,730	14.32	19,285.00-	3.52	143.00	34	17.64	28,200.00-	0.00	0.00
C3	22	9.09	29,000.00-	9.09	550.00	0	0.00	0.00	0.00	0.00
RANDOM GROUP.....	11,533	3.69	17,133.00	0.99	3,436.00	1,339,448	2.68	18,902.00	0.48	3,550.00-

NOTE: ELIGIBLE APPLICANTS REFER TO NON-SUPPLEMENTAL ELIGIBLE APPLICANTS WHO, FOR VALIDATION APPLICANTS, WERE ELIGIBLE ON FIRST TRANSACTION SINCE SELECTION AND FOR NON-VALIDATION APPLICANTS, ON FIRST TRANSACTION

TABLE 101.H FREQUENCY OF CORRECTIONS AND AVERAGE CHANGES TO SOCIAL SECURITY BENEFITS, BY ELIGIBLE APPLICANTS, BY APPLICANT CATEGORY

	APPLICANTS SELECTED FOR VALIDATION					APPLICANTS NOT SELECTED FOR VALIDATION				
	TOTAL SELECTED FOR VALIDATION	% MAKING CORRECTIONS PRE SELECTION	AVERAGE AMOUNT OF CHANGE	% MAKING CORRECTIONS POST SELECTION	AVERAGE AMOUNT OF CHANGE	TOTAL NOT SELECTED FOR VALIDATION	% MAKING CORRECTIONS PRE INITIAL ELIGIBILITY	AVERAGE AMOUNT OF CHANGE	% MAKING CORRECTIONS POST INITIAL ELIGIBILITY	AVERAGE AMOUNT OF CHANGE
UNDUPLICATED TOTAL.....	99,839	1.97	2,187.00-	0.40	776.00-	1,571,293	0.49	883.00-	0.21	1,766.00-
UNDUPLICATED PEC GROUP A...	71,430	1.43	1,277.00-	0.22	344.00-	229,004	1.01	1,358.00-	0.13	1,648.00-
A1	5,056	1.97	1,305.00-	0.31	163.00-	1,768	1.75	1,960.00-	0.28	1,087.00-
A2	13,288	0.63	2,011.00-	0.24	131.00	132,878	1.02	1,454.00-	0.13	1,419.00-
A3	9,403	0.56	1,709.00-	0.20	158.00	13,466	1.04	979.00-	0.11	1,001.00-
A4	10,157	0.63	1,482.00-	0.28	161.00-	36,420	0.39	738.00-	0.12	1,329.00-
A5	10,086	0.64	1,482.00-	0.29	135.00-	36,417	0.39	738.00-	0.12	1,329.00-
A6	22,665	0.75	1,095.00-	0.15	38.00	15,566	0.44	684.00-	0.05	107.00-
A7	10,731	2.28	1,207.00-	0.40	756.00-	10,288	1.96	1,563.00-	0.33	1,197.00-
A8	21,293	2.09	1,106.00-	0.31	608.00-	30,864	1.46	1,321.00-	0.24	2,269.00-
A9	878	5.58	2,688.00-	0.56	1,596.00	138	10.14	3,660.00-	0.00	0.00
A10	351	1.42	1,377.00-	0.28	24.00	120	0.00	0.00	0.00	0.00
UNDUPLICATED PEC GROUP B...	9,569	6.14	3,702.00-	0.67	1,185.00-	2,324	4.86	3,639.00-	0.34	887.00
B1	116	6.89	2,663.00-	0.00	0.00	523	4.01	1,567.00-	0.76	3,156.00-
B2	9,670	6.10	3,715.00-	0.74	1,365.00-	1,817	5.06	4,111.00-	0.22	4,930.00
B3	20	5.00	1,100.00-	0.00	0.00	2	0.00	0.00	0.00	0.00
UNDUPLICATED PEC GROUP C...	7,307	3.84	2,373.00-	1.31	498.00-	517	4.44	2,363.00-	0.19	600.00-
C1	1,066	5.15	3,487.00-	0.09	218.00	488	4.30	2,692.00-	0.20	600.00-
C2	6,730	3.83	2,183.00-	1.72	489.00-	34	5.88	1,098.00	0.00	0.00
C3	22	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
RANDOM GROUP.....	11,533	0.67	2,869.00-	0.73	1,607.00-	1,339,448	0.39	608.00-	0.22	1,785.00-

NOTE: ELIGIBLE APPLICANTS REFER TO NON-SUPPLEMENTAL ELIGIBLE APPLICANTS WHO, FOR VALIDATION APPLICANTS, WERE ELIGIBLE ON FIRST TRANSACTION SINCE SELECTION AND FOR NON-VALIDATION APPLICANTS, ON FIRST TRANSACTION

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TABLE 101.1 FREQUENCY OF CORRECTIONS AND AVERAGE CHANGES TO VETERAN'S BENEFITS, BY ELIGIBLE APPLICANTS, BY APPLICANT CATEGORY

	APPLICANTS SELECTED FOR VALIDATION					APPLICANTS NOT SELECTED FOR VALIDATION				
	TOTAL SELECTED FOR VALIDATION	% MAKING CORRECTIONS PRE SELECTION	AVERAGE AMOUNT OF CHANGE	% MAKING CORRECTIONS POST SELECTION	AVERAGE AMOUNT OF CHANGE	TOTAL NOT SELECTED FOR VALIDATION	% MAKING CORRECTIONS PRE INITIAL ELIGIBILITY	AVERAGE AMOUNT OF CHANGE	% MAKING CORRECTIONS POST INITIAL ELIGIBILITY	AVERAGE AMOUNT OF CHANGE
UNDUPLICATED TOTAL.....	99,839	1.13	1,201.00-	0.24	347.00	1,571,293	0.25	242.00-	0.10	223.00-
UNDUPLICATED PEC GROUP A...	71,430	0.82	249.00-	0.14	410.00	229,004	0.63	401.00-	0.06	427.00
A1	5,056	1.56	211.00	0.23	157.00-	1,768	1.24	1,201.00-	0.22	702.00
A2	13,288	0.46	1,424.00-	0.16	1,110.00-	132,878	0.50	536.00-	0.05	300.00
A3	9,403	0.73	790.00	0.43	138.00	13,466	1.31	329.00-	0.13	1,217.00
A4	10,157	1.22	58.00-	0.43	979.00	36,420	1.09	136.00-	0.14	512.00
A5	10,086	1.24	46.00-	0.46	959.00	36,417	1.10	134.00-	0.14	512.00
A6	22,665	0.50	754.00-	0.07	799.00-	15,566	0.43	463.00-	0.06	24.00-
A7	10,731	1.04	110.00	0.13	599.00	10,288	0.73	358.00-	0.08	105.00-
A8	21,293	0.88	148.00-	0.13	344.00	30,864	0.55	219.00-	0.05	1,153.00-
A9	878	1.13	1,770.00-	0.11	156.00	138	1.44	1,296.00-	0.00	0.00
A10	351	0.85	863.00-	0.00	0.00	120	1.66	1,920.00	0.00	0.00
UNDUPLICATED PEC GROUP B...	9,569	2.88	2,123.00-	0.34	333.00	2,324	4.13	2,562.00-	0.08	628.00
B1	116	3.44	2,594.00-	0.00	0.00	523	5.54	2,292.00-	0.19	300.00-
B2	9,670	2.87	2,124.00-	0.36	304.00	1,817	3.68	2,679.00-	0.05	1,555.00
B3	20	5.00	3,421.00-	0.00	0.00	2	0.00	0.00	0.00	0.00
UNDUPLICATED PEC GROUP C...	7,307	3.12	2,599.00-	0.90	530.00	517	4.64	1,788.00-	0.00	0.00
C1	1,066	5.34	2,882.00-	0.09	300.00	488	4.09	1,853.00-	0.00	0.00
C2	6,730	2.92	2,610.00-	1.14	176.00	34	11.76	1,466.00-	0.00	0.00
C3	22	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
RANDOM GROUP.....	11,533	0.39	917.00-	0.36	80.00-	1,339,448	0.17	37.00-	0.11	287.00-

NOTE: ELIGIBLE APPLICANTS REFER TO NON-SUPPLEMENTAL ELIGIBLE APPLICANTS WHO, FOR VALIDATION APPLICANTS, WERE ELIGIBLE ON FIRST TRANSACTION SINCE SELECTION AND FOR NON-VALIDATION APPLICANTS, ON FIRST TRANSACTION

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TABLE 101.J FREQUENCY OF CORRECTIONS AND AVERAGE CHANGES TO UNUSUAL EXPENSES, BY ELIGIBLE APPLICANTS, BY APPLICANT CATEGORY

	APPLICANTS SELECTED FOR VALIDATION					APPLICANTS NOT SELECTED FOR VALIDATION				
	TOTAL SELECTED FOR VALIDATION	% MAKING CORRECTIONS PRE SELECTION	AVERAGE AMOUNT OF CHANGE	% MAKING CORRECTIONS POST SELECTION	AVERAGE AMOUNT OF CHANGE	TOTAL NOT SELECTED FOR VALIDATION	% MAKING CORRECTIONS PRE INITIAL ELIGIBILITY	AVERAGE AMOUNT OF CHANGE	% MAKING CORRECTIONS POST INITIAL ELIGIBILITY	AVERAGE AMOUNT OF CHANGE
UNDUPLICATED TOTAL.....	99,839	6.76	1,029.00-	1.18	902.00-	1,571,293	2.49	1,629.00-	0.33	16.00-
UNDUPLICATED PEC GROUP A...	71,430	6.99	838.00-	1.01	1,033.00-	229,004	8.83	711.00-	0.36	678.00-
A1	5,056	8.88	252.00	0.90	63.00	1,768	2.54	200.00	0.22	447.00
A2	13,288	6.88	483.00-	3.24	1,311.00-	132,878	10.33	892.00-	0.47	141.00
A3	9,403	6.57	17.00	3.86	2,153.00-	13,466	8.82	242.00	1.29	4,435.00-
A4	10,157	3.75	1,178.00-	0.78	318.00-	36,420	4.58	534.00-	0.33	216.00-
A5	10,086	3.75	1,050.00-	0.80	313.00-	36,417	4.58	534.00-	0.32	218.00-
A6	22,665	5.71	2,024.00-	1.12	656.00-	15,566	4.52	1,312.00-	0.51	149.00
A7	10,731	9.30	389.00-	0.95	563.00-	10,288	8.31	394.00-	0.31	265.00
A8	21,293	8.77	378.00-	0.80	4.00	30,864	10.12	285.00-	0.36	253.00
A9	878	7.51	9,765.00-	0.79	281.00-	138	6.52	8,145.00-	0.00	0.00
A10	351	9.40	1,568.00-	2.84	184.00-	120	5.83	1,845.00-	0.00	0.00
UNDUPLICATED PEC GROUP B...	9,569	9.64	2,114.00-	0.68	408.00	2,324	9.42	203.00-	0.68	41.00-
B1	116	8.62	12.00-	0.00	0.00	523	10.13	580.00	0.57	641.00-
B2	9,670	9.56	2,216.00-	0.74	304.00	1,817	9.19	446.00-	0.82	63.00
B3	20	10.00	231.00	0.00	0.00	2	0.00	0.00	0.00	0.00
UNDUPLICATED PEC GROUP C...	7,307	6.62	524.00-	3.38	1,351.00-	517	7.54	424.00-	0.96	508.00
C1	1,066	9.56	327.00	0.46	364.00	488	7.58	475.00-	1.02	508.00
C2	6,730	6.40	619.00-	3.95	1,304.00-	34	5.88	530.00	0.00	0.00
C3	22	0.00	0.00	18.18	50.00-	0	0.00	0.00	0.00	0.00
RANDOM GROUP.....	11,533	3.01	1,601.00-	1.20	36.00-	1,339,448	1.39	2,643.00-	0.33	108.00

NOTE: ELEGIBLE APPLICANTS REFER TO NON-SUPPLEMENTAL ELEGIBLE APPLICANTS WHO, FOR VALIDATION APPLICANTS, WERE ELIGIBLE ON FIRST TRANSACTION SINCE SELECTION AND FOR NON-VALIDATION APPLICANTS, ON FIRST TRANSACTION

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TABLE 101.K FREQUENCY OF CORRECTIONS AND AVERAGE CHANGES TO UNREIMBURSED ELEM. & SECONDARY TUITION EXPENSES, BY ELIGIBLE APPLICANTS, BY APPLICANT CATEGORY

	APPLICANTS SELECTED FOR VALIDATION					APPLICANTS NOT SELECTED FOR VALIDATION				
	TOTAL SELECTED FOR VALIDATION	% MAKING CORRECTIONS PRE SELECTION	AVERAGE AMOUNT OF CHANGE	% MAKING CORRECTIONS POST SELECTION	AVERAGE AMOUNT OF CHANGE	TOTAL NOT SELECTED FOR VALIDATION	% MAKING CORRECTIONS PRE INITIAL ELIGIBILITY	AVERAGE AMOUNT OF CHANGE	% MAKING CORRECTIONS POST INITIAL ELIGIBILITY	AVERAGE AMOUNT OF CHANGE
UNDUPLICATED TOTAL.....	99,839	2.25	509.00-	0.22	321.00-	1,571,293	0.70	764.00-	0.09	451.00-
UNDUPLICATED PEC GROUP A...	71,430	2.44	587.00-	0.20	267.00-	229,004	2.76	507.00-	0.08	396.00-
A1	5,056	1.74	438.00	0.21	170.00-	1,768	0.96	75.00	0.16	544.00-
A2	13,288	2.91	530.00-	0.56	420.00-	132,878	3.36	525.00-	0.13	275.00-
A3	9,403	3.13	554.00-	0.49	386.00-	13,466	1.98	692.00-	0.11	1,507.00-
A4	10,157	0.96	672.00-	0.06	646.00-	36,420	0.42	325.00-	0.03	860.00
A5	10,086	0.97	672.00-	0.06	616.00-	36,417	0.42	325.00-	0.03	860.00
A6	22,665	2.16	929.00-	0.22	198.00-	15,566	1.47	496.00-	0.12	6.00
A7	10,731	2.76	323.00-	0.38	124.00-	10,288	2.20	253.00-	0.07	405.00
A8	21,293	3.17	534.00-	0.26	104.00-	30,864	4.01	471.00-	0.08	276.00-
A9	878	3.64	435.00-	0.11	785.00	138	2.17	1,253.00-	0.00	0.00
A10	351	5.41	647.00-	0.28	1,500.00-	120	3.33	169.00-	0.00	0.00
UNDUPLICATED PEC GROUP B...	9,569	2.56	229.00-	0.11	460.00-	2,324	2.49	523.00	0.00	0.00
B1	116	4.31	425.00	0.00	0.00	523	3.44	512.00	0.00	0.00
B2	9,670	2.50	238.00-	0.11	460.00-	1,817	2.25	513.00	0.00	0.00
B3	20	5.00	27,500.00-	0.00	0.00	2	0.00	0.00	0.00	0.00
UNDUPLICATED PEC GROUP C...	7,307	2.06	97.00-	0.62	491.00-	517	3.28	434.00	0.19	2,748.00
C1	1,066	2.06	309.00	0.09	15.00	488	3.48	506.00	0.20	2,748.00
C2	6,730	2.06	218.00-	0.78	460.00-	34	2.94	780.00-	0.00	0.00
C3	22	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
RANDOM GROUP.....	11,533	0.92	445.00-	0.20	268.00-	1,339,448	0.35	1,126.00-	0.09	462.00-

NOTE: ELIGIBLE APPLICANTS REFER TO NON-SUPPLEMENTAL ELIGIBLE APPLICANTS WHO, FOR VALIDATION APPLICANTS, WERE ELIGIBLE ON FIRST TRANSACTION SINCE SELECTION AND FOR NON-VALIDATION APPLICANTS, ON FIRST TRANSACTION

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TABLE 101.L FREQUENCY OF CORRECTIONS AND AVERAGE CHANGES TO DEPENDENCY STATUS, BY ELIGIBLE APPLICANTS, BY APPLICANT CATEGORY

	APPLICANTS SELECTED FOR VALIDATION					APPLICANTS NOT SELECTED FOR VALIDATION				
	TOTAL SELECTED FOR VALIDATION	% MAKING CORRECTIONS PRE SELECTION	AVERAGE AMOUNT OF CHANGE	% MAKING CORRECTIONS POST SELECTION	AVERAGE AMOUNT OF CHANGE	TOTAL NOT SELECTED FOR VALIDATION	% MAKING CORRECTIONS PRE INITIAL ELIGIBILITY	AVERAGE AMOUNT OF CHANGE	% MAKING CORRECTIONS POST INITIAL ELIGIBILITY	AVERAGE AMOUNT OF CHANGE
UNDUPLICATED TOTAL.....	99,839	1.53	0.00	0.37	0.00	1,571,293	0.46	1.00	0.11	1.00-
UNDUPLICATED PEC GROUP A...	71,430	1.32	1.00	0.33	0.00	229,804	0.43	1.00	0.11	1.00-
A1	5,056	12.55	1.00	0.94	1.00	1,768	4.52	1.00	0.05	1.00-
A2	13,288	0.41	0.00	0.09	0.00	132,878	0.34	0.00	0.06	1.00-
A3	9,483	0.29	0.00	0.26	0.00	13,466	0.38	1.00	0.14	1.00-
A4	10,157	0.88	1.00	1.72	1.00-	36,420	0.85	1.00	0.43	1.00-
A5	10,086	0.82	1.00	1.71	1.00-	36,417	0.85	1.00	0.43	1.00-
A6	22,665	0.39	0.00	0.02	1.00	15,566	0.26	0.00	0.01	0.00
A7	10,731	5.08	1.00	0.39	1.00	10,288	1.06	1.00	0.06	0.00
A8	21,293	0.37	0.00	0.04	0.00	30,864	0.11	0.00	0.09	1.00-
A9	878	0.00	0.00	0.00	0.00	138	0.00	0.00	0.00	0.00
A10	351	0.56	1.00-	1.99	1.00-	120	0.00	0.00	0.00	0.00
UNDUPLICATED PEC GROUP B...	9,569	3.11	0.00	0.20	1.00-	2,324	0.94	0.00	0.25	1.00-
B1	116	1.72	1.00	0.00	0.00	523	0.38	1.00-	0.19	1.00-
B2	9,670	3.09	0.00	0.20	1.00-	1,817	1.10	0.00	0.27	1.00-
B3	28	5.00	1.00-	0.00	0.00	2	0.00	0.00	0.00	0.00
UNDUPLICATED PEC GROUP C...	7,387	3.03	0.00	1.09	0.00	517	1.54	1.00-	0.19	1.00-
C1	1,066	2.34	1.00-	0.00	0.00	488	1.43	1.00-	0.20	1.00-
C2	6,730	3.20	0.00	1.24	0.00	34	2.94	1.00	0.00	0.00
C3	22	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
RANDOM GROUP,.....	11,533	0.58	1.00	0.28	1.00-	1,339,448	0.46	1.00	0.11	1.00-

NOTE: ELEGIBLE APPLICANTS REFER TO NON-SUPPLEMENTAL ELEGIBLE APPLICANTS WHO, FOR VALEDATION APPLICANTS, WERE ELIGIBLE ON FIRST TRANSACTION SINCE SELECTION AND FOR NON-VALIDATION APPLICANTS, ON FIRST TRANSACTION

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TABLE 105.A ABSOLUTE AND EFFECTIVE ELIGIBILITY INDEX CHANGES AND ELIGIBILITY STATUS CHANGES FOR ALL ELIGIBLE APPLICANTS BY APPLICANT CATEGORY

	TOTAL APPLICANTS	% NOT SUBMITTING CORRECTIONS	AVERAGE INITIAL EI AT SELECTION	AVERAGE CURRENT EI	% APPLICANTS SUBMITTING CORRECTIONS	AVERAGE CURRENT ABSOLUTE EI CHANGE	AVERAGE EFFECTIVE EI CHANGE	% WHO INCREASED EI	AVERAGE EI INCREASE	% WHO DECREASED EI	AVERAGE EI DECREASE	% WHOSE EI REMAINED THE SAME	% WHO WERE REJECTED	% WHO CHANGED EI BUT STILL ELIGIBLE	% WHO CHANGED EI NOW INELIGIBLE
UNDUPLICATED TOTAL.....	1,671,188	94.4	366	365	5.5	-28	48	20.8	655	13.1	1168	47.8	18.8	76.8	4.2
TOTAL VALIDATION APPLICANTS..	99,839	85.6	271	381	14.3	237	153	27.8	825	7.9	338	49.6	14.5	80.2	5.1
UNDUPLICATED PEC GROUP A....	71,438	88.1	256	286	11.8	305	188	25.9	1035	6.0	384	48.5	19.4	73.5	6.9
A1	5,056	86.4	313	323	13.5	84	42	17.8	685	12.8	374	51.5	18.6	78.0	3.3
A2	13,288	77.4	89	227	22.5	704	439	41.9	1448	1.9	397	40.8	15.3	69.6	15.0
A3	9,483	78.6	24	136	21.3	613	372	38.1	1702	0.4	555	52.7	16.5	70.1	13.2
A4	10,157	82.6	16	8	17.3	59	41	5.1	956	0.2	178	77.0	17.5	81.2	1.1
A5	10,086	82.7	16	9	17.2	52	39	5.2	852	0.4	401	76.6	17.7	81.1	1.1
A6	22,665	85.8	223	299	14.9	612	374	42.5	1213	2.7	362	37.3	17.3	68.8	13.8
A7	10,731	86.3	435	437	13.6	19	-3	10.1	445	16.3	395	50.3	15.1	82.9	1.9
A8	21,293	88.2	411	414	11.7	36	1	15.3	484	11.8	363	59.5	13.1	85.2	1.5
A9	878	86.9	257	265	13.0	61	17	21.7	393	17.3	183	48.6	12.1	82.6	5.2
A10	351	79.7	156	163	20.2	27	27	8.4	269	4.2	10	69.0	18.3	81.6	0.0
UNDUPLICATED PEC GROUP B...	9,569	88.5	332	351	11.4	186	110	28.7	691	13.8	264	44.9	12.4	82.3	5.2
B1	115	91.3	231	242	8.6	124	124	60.0	388	10.0	1093	30.0	0.0	100.0	0.0
B2	9,678	86.6	335	353	13.3	154	91	25.6	676	13.2	271	50.5	10.5	84.9	4.5
B3	23	100.0	407	407	0.0	0	0	0.0	0	0.0	0	0.0	0.0	0.0	0.0
UNDUPLICATED PEC GROUP C...	7,387	57.7	182	245	42.2	132	149	30.9	544	7.0	296	58.9	3.0	96.5	0.4
C1	1,066	92.2	409	415	7.7	96	93	19.2	494	6.0	203	61.4	13.2	85.5	1.2
C2	6,738	48.3	145	221	51.6	150	167	31.2	537	7.4	291	58.7	2.5	97.0	0.4
C3	22	36.3	275	304	63.6	51	51	14.2	334	0.0	0	78.5	7.1	92.8	0.0
RANDOM GROUP.....	11,593	85.2	370	380	14.7	131	69	31.0	634	15.0	227	49.0	13.1	83.0	3.7

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TABLE 105.A ABSOLUTE AND EFFECTIVE ELIGIBILITY INDEX CHANGES AND ELIGIBILITY STATUS CHANGES FOR ALL ELIGIBLE APPLICANTS BY APPLICANT CATEGORY

	TOTAL APPLICANTS	% NOT SUBMITTING CORRECTIONS	AVERAGE INITIAL EI AT SELECTION	AVERAGE CURRENT EI	% APPLICANTS SUBMITTING CORRECTIONS	AVERAGE CURRENT ABSOLUTE EI CHANGE	AVERAGE EFFECTIVE EI CHANGE	% WHO INCREASED EI	AVERAGE EI INCREASE	% WHO DECREASED EI	AVERAGE EI DECREASE	% WHOSE EI REMAINED THE SAME	% WHO WERE REJECTED	% WHO CHANGED EI BUT STILL ELIGIBLE	% WHO CHANGED EI NOW INELIGIBLE
TOTAL NONVALIDATION APPLICANTS	1,571,261	95.0	393	390	4.9	-80	18	18.6	609	14.1	1254	47.5	19.6	76.1	4.1
NON VALIDATION APPLICANTS MEETING PEC.....	231,813	94.3	327	333	5.6	124	67	17.4	700	8.0	305	52.6	21.8	74.4	3.7
ALL OTHER NON VALIDATION APPLICANTS.....	1,339,448	95.1	405	400	4.8	-119	9	18.8	592	15.3	1354	46.4	19.2	76.5	4.1

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TABLE 105.8 ABSOLUTE AND EFFECTIVE ELIGIBILITY INDEX CHANGES AND ELIGIBILITY STATUS CHANGES FOR DEPENDENT ELIGIBLE APPLICANTS BY APPLICANT CATEGORY

	TOTAL APPLICANTS	% NOT SUBMITTING CORRECTIONS	AVERAGE INITIAL EI AT SELECTION	AVERAGE CURRENT EI	% APPLICANTS SUBMITTING CORRECTIONS	AVERAGE CURRENT ABSOLUTE EI CHANGE	AVERAGE EFFECTIVE EI CHANGE	% WHO INCREASED EI	AVERAGE EI INCREASE	% WHO DECREASED EI	AVERAGE EI DECREASE	% WHOSE EI REMAINED THE SAME	% WHO WERE REJECTED	% WHO CHANGED EI BUT STILL ELIGIBLE	% WHO CHANGED EI NOW INELIGIBLE
UNDUPLICATED TOTAL.....	1,086,679	94.0	434	434	5.9	0	48	22.2	592	14.0	939	45.4	18.2	77.1	4.6
TOTAL VALIDATION APPLICANTS..	71,046	85.2	298	332	14.7	264	171	30.4	826	8.3	305	46.7	14.5	79.7	5.7
UNDUPLICATED PEC GROUP A...	53,815	87.8	278	312	12.1	340	202	26.6	1036	6.1	356	46.0	19.1	73.1	7.6
A1	2,986	84.9	351	365	15.0	101	49	20.4	682	14.2	399	46.8	18.4	77.5	4.0
A2	11,279	76.7	88	234	23.2	724	454	43.4	1426	1.6	397	39.4	15.3	68.9	15.6
A3	7,376	77.4	25	156	22.5	681	412	33.2	1724	0.5	597	49.9	16.3	68.5	15.1
A4	4,004	78.7	49	43	21.2	46	35	5.1	779	0.4	147	81.0	13.2	85.6	1.0
A5	3,987	78.8	49	43	21.1	46	35	5.2	779	0.4	147	81.0	13.2	85.6	1.0
A6	19,257	84.5	217	297	15.4	623	396	43.0	1219	2.7	355	36.8	17.4	68.5	14.0
A7	9,005	86.2	453	455	13.7	23	-1	18.8	433	15.9	390	50.0	15.0	82.8	2.0
A8	16,897	88.1	429	433	11.8	39	9	15.8	447	11.7	315	59.0	13.3	85.2	1.4
A9	878	86.9	257	265	13.0	61	17	21.7	393	17.3	183	48.6	12.1	82.6	5.2
A10	295	81.6	181	187	18.3	34	34	11.1	269	5.5	10	68.5	14.8	85.1	0.0
UNDUPLICATED PEC GROUP B...	5,255	88.7	400	420	11.2	189	93	30.4	669	16.0	201	43.9	9.4	85.6	4.9
B1	76	89.4	1093	1124	10.5	291	291	75.0	388	0.0	0	25.0	0.0	100.0	0.0
B2	5,294	86.9	391	410	13.0	159	77	27.2	660	15.0	220	49.6	8.1	87.5	4.3
B3	20	100.0	407	407	0.0	0	0	0.0	0	0.0	0	0.0	0.0	0.0	0.0
UNDUPLICATED PEC GROUP C...	4,494	53.5	231	312	46.4	175	172	35.3	538	7.2	281	54.5	2.7	96.7	0.4
C1	775	91.8	436	445	8.1	119	115	23.8	492	4.7	236	60.3	11.1	87.3	1.5
C2	4,031	42.3	189	287	57.6	169	167	35.4	528	7.7	283	54.3	2.4	97.2	0.3
C3	20	40.0	303	336	60.0	61	61	16.6	334	0.0	0	75.0	8.3	91.6	0.0
RANDOM GROUP.....	7,482	83.3	410	427	16.6	105	54	31.6	440	17.4	271	38.6	12.1	82.8	4.9

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TABLE 105.8 ABSOLUTE AND EFFECTIVE ELIGIBILITY INDEX CHANGES AND ELIGIBILITY STATUS CHANGES FOR DEPENDENT ELIGIBLE APPLICANTS BY APPLICANT CATEGORY

	TOTAL APPLICANTS	% NOT SUBMITTING CORRECTIONS	AVERAGE INITIAL EI AT SELECTION	AVERAGE CURRENT EI	% APPLICANTS SUBMITTING CORRECTIONS	AVERAGE CURRENT ABSOLUTE EI CHANGE	AVERAGE EFFECTIVE EI CHANGE	% WHO INCREASED EI	AVERAGE EI INCREASE	% WHO DECREASED EI	AVERAGE EI DECREASE	% WHOSE EI REMAINED THE SAME	% WHO WERE REJECTED	% WHO CHANGED EI BUT STILL ELIGIBLE	% WHO CHANGED EI NOW INELIGIBLE
TOTAL NONVALIDATION APPLICANTS	1,015,629	94.6	443	441	5.3	-53	23	20.7	526	15.1	1005	45.1	18.9	76.6	4.4
NON VALIDATION APPLICANTS MEETING PEC	154,835	94.2	401	407	5.7	130	69	20.4	629	9.6	263	49.3	20.6	75.1	4.1
ALL OTHER NON VALIDATION APPLICANTS	860,794	94.6	451	447	5.3	-88	15	20.8	506	16.1	1092	44.3	18.6	76.9	4.4

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TABLE 105.C ABSOLUTE AND EFFECTIVE ELIGIBILITY INDEX CHANGES AND ELIGIBILITY STATUS CHANGES FOR INDEPENDENT ELIGIBLE APPLICANTS BY APPLICANT CATEGORY

	TOTAL APPLICANTS	% NOT SUBMITTING CORRECTIONS	AVERAGE INITIAL EI AT SELECTION	AVERAGE CURRENT EI	% APPLICANTS SUBMITTING CORRECTIONS	AVERAGE CURRENT ABSOLUTE EI CHANGE	AVERAGE EFFECTIVE EI CHANGE	% WHO INCREASED EI	AVERAGE EI INCREASE	% WHO DECREASED EI	AVERAGE EI DECREASE	% WHOSE EI REMAINED THE SAME	% WHO WERE REJECTED	% WHO CHANGED EI BUT STILL ELIGIBLE	% WHO CHANGED EI NOW INELIGIBLE
UNDUPLICATED TOTAL.....	584,425	95.3	297	293	4.6	-97	21	14.7	884	11.2	1849	53.6	20.4	76.1	3.4
TOTAL VALIDATION APPLICANTS..	28,793	86.5	205	224	13.4	163	105	20.8	817	7.1	442	57.2	14.7	81.7	3.4
UNDUPLICATED PEC GROUP A...	17,615	89.0	189	206	10.9	184	104	16.7	1027	5.4	491	57.0	20.7	74.9	4.3
A1	2,070	88.5	258	263	11.4	52	29	10.5	695	10.1	307	60.3	18.9	78.9	2.1
A2	2,009	81.4	95	186	18.5	558	334	31.1	1573	3.7	400	50.2	14.7	74.4	10.7
A3	2,087	83.0	21	61	16.9	275	176	15.4	1469	0.2	180	66.4	17.7	77.8	4.3
A4	6,153	85.1	6	15	14.8	72	47	5.0	1124	0.1	300	73.3	21.4	77.1	1.3
A5	6,099	85.3	6	13	14.6	59	43	5.2	920	0.3	739	72.5	21.8	76.8	1.2
A6	3,408	87.7	257	310	12.2	534	290	39.2	1169	3.1	403	41.1	16.5	71.0	12.4
A7	1,726	86.9	344	341	13.0	-6	-19	13.7	534	18.6	421	52.0	15.5	83.1	1.3
A8	4,396	88.3	340	343	11.6	25	-2	13.5	652	12.1	547	61.8	12.5	85.3	2.1
A9	0	0.0	0	0	0.0	0	0	0.0	0	0.0	0	0.0	0.0	0.0	0.0
A10	56	69.6	24	27	30.3	0	0	0.0	0	0.0	0	70.5	29.4	70.5	0.0
UNDUPLICATED PEC GROUP B...	4,314	88.4	250	267	11.5	180	132	26.8	721	11.2	372	46.0	16.0	78.4	5.6
B1	40	95.0	1407	1434	5.0	-547	-547	0.0	0	50.0	1093	50.0	0.0	100.0	0.0
B2	4,376	86.3	267	284	13.6	147	107	23.8	696	11.0	351	51.6	13.4	81.8	4.6
B3	0	0.0	0	0	0.0	0	0	0.0	0	0.0	0	0.0	0.0	0.0	0.0
UNDUPLICATED PEC GROUP C...	2,813	64.4	103	139	35.5	105	103	21.8	563	6.5	329	67.9	3.5	95.9	0.4
C1	291	93.1	335	337	6.8	14	14	5.0	525	10.0	153	65.0	20.0	80.0	0.0
C2	2,699	57.2	78	124	42.7	110	108	22.6	565	6.7	310	67.7	2.8	96.6	0.5
C3	2	0.0	0	0	100.0	0	0	0.0	0	0.0	0	100.0	0.0	100.0	0.0
RANDOM GROUP.....	4,051	88.8	297	317	11.1	203	84	29.4	820	11.3	567	47.0	12.1	83.5	4.2

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TABLE 105.C ABSOLUTE AND EFFECTIVE ELIGIBILITY INDEX CHANGES AND ELIGIBILITY STATUS CHANGES FOR INDEPENDENT ELIGIBLE APPLICANTS BY APPLICANT CATEGORY

	TOTAL APPLICANTS	% NOT SUBMITTING CORRECTIONS	AVERAGE INITIAL EI AT SELECTION	AVERAGE CURRENT EI	% APPLICANTS SUBMITTING CORRECTIONS	AVERAGE CURRENT ABSOLUTE EI CHANGE	AVERAGE EFFECTIVE EI CHANGE	% WHO INCREASED EI	AVERAGE EI INCREASE	% WHO DECREASED EI	AVERAGE EI DECREASE	% WHOSE EI REMAINED THE SAME	% WHO WERE REJECTED	% WHO CHANGED EI BUT STILL ELIGIBLE	% WHO CHANGED EI NOW INELIGIBLE
TOTAL NONVALIDATION APPLICANTS	555,632	95.7	302	296	4.2	-144	6	13.7	901	11.8	1990	53.0	21.4	75.2	3.3
NON VALIDATION APPLICANTS MEETING PEC	76,978	94.6	178	183	5.3	112	64	10.9	988	4.7	489	60.0	24.3	72.8	2.8
ALL OTHER NON VALIDATION APPLICANTS	478,654	95.9	321	315	4.0	-195	-5	14.3	887	13.3	2103	51.5	20.7	75.7	3.5

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	TOTAL APPLICANTS	AVERAGE EI	% PEC APPLICANTS	AVERAGE EI	% RANDOMLY SELECTED APPLICANTS	AVERAGE EI	% NON VALIDATION APPLICANTS MEETING PEC	AVERAGE EI	% ALL OTHER NON VALIDATION APPLICANTS	AVERAGE EI
TOTAL APPLICANTS.....	1,636,236	710.42	3.05	359.91	0.60	418.35	7.73	360.93	88.62	756.31
INSTITUTIONAL LEVEL.....										
2 YEAR OR LESS	36.23	0.67	2.73 32.51	0.80	0.63 38.04	0.76	5.91 27.74	0.78	90.71 37.09	0.65
4 YEAR	63.76	1.18	3.22 67.48	1.09	0.58 61.95	1.14	8.75 72.25	1.08	87.43 62.90	1.20
INSTITUTIONAL CONTROL.....										
PUBLIC	66.87	0.93	3.09 67.85	0.99	0.60 67.13	1.00	7.91 68.45	0.97	89.39 66.69	0.93
PRIVATE, NONPROFIT	24.39	1.33	3.37 26.95	1.06	0.57 23.29	1.13	8.70 27.46	1.09	87.35 24.04	1.36
PROPRIETARY	8.73	0.56	1.81 5.18	0.76	0.65 9.56	0.66	3.61 4.08	0.79	93.92 9.25	0.54
DISBURSEMENT SYSTEM.....										
RDS	99.06	1.00	3.05 99.31	1.00	0.59 98.92	0.99	7.74 99.27	0.99	88.59 99.03	1.00
ADS	0.93	1.00	2.22 0.68	0.91	0.68 1.07	1.01	5.95 0.72	1.06	91.12 0.96	0.98
AREA POPULATION DENSITY.....										
INSIDE AN SMSA	56.50	1.03	3.03 56.29	1.02	0.59 55.92	1.01	7.63 55.79	1.03	88.73 56.57	1.03
OUTSIDE AN SMSA	43.49	0.95	3.06 43.70	0.96	0.60 44.07	0.98	7.85 44.20	0.95	88.47 43.42	0.95
SOURCE OF APPLICATION.....										
BEOG	28.21	0.61	2.44 22.65	0.59	0.61 29.07	0.61	5.40 19.72	0.48	91.52 29.14	0.60
ACT	15.98	0.97	2.65 13.93	0.86	0.63 16.80	1.07	5.71 11.82	0.97	90.99 16.40	0.96
CSS	51.91	1.19	3.84 60.43	1.17	0.58 50.38	1.17	9.87 66.31	1.15	85.99 50.37	1.22

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	TOTAL APPLICANTS	AVERAGE EI	% PEC APPLICANTS	AVERAGE EI	% RANDOMLY SELECTED APPLICANTS	AVERAGE EI	% NON VALIDATION APPLICANTS MEETING PEC	AVERAGE EI	% ALL OTHER NON VALIDATION APPLICANTS	AVERAGE EI
PHEAA	3.88	1.24	2.33 2.97	1.19	0.57 3.73	1.28	4.25 2.13	1.24	92.83 4.07	1.26
ENROLLMENT SIZE.....1/										
< 150	15.61	0.65	2.91 14.94	0.72	0.64 16.88	0.72	7.44 15.03	0.66	88.99 15.68	0.64
150 TO <650	7.04	0.85	2.43 5.62	1.00	0.60 7.14	0.85	5.46 4.98	0.96	91.49 7.27	0.83
650 TO <3500	26.03	1.07	3.15 26.93	1.00	0.59 25.87	1.02	7.62 25.69	1.06	88.62 26.03	1.07
3500 AND OVER	51.29	1.09	3.12 52.49	1.07	0.58 50.09	1.10	8.17 54.28	1.06	88.11 51.00	1.09
% CURRENT BEOGS ENROLLMENT..1/										
< 15%	50.72	0.99	2.99 49.77	0.99	0.59 50.64	1.00	7.81 51.29	0.98	88.59 50.70	0.99
15% TO <25%	28.08	1.23	2.92 26.89	1.20	0.58 27.42	1.22	7.92 28.81	1.20	88.56 28.07	1.23
29% TO <40%	11.99	0.90	3.10 12.19	0.96	0.59 11.86	0.87	6.98 10.84	0.94	89.32 12.08	0.89
40% AND OVER	9.19	0.41	3.69 11.13	0.55	0.65 10.06	0.50	7.60 9.04	0.52	88.04 9.13	0.40

1/ THESE ENROLLMENT DISTRIBUTIONS REPRESENT APPROXIMATE QUARTILE RANGES FOR BEOGS PARTICIPATING INSTITUTIONS.

NOTE: IF PERCENTAGES IN THE TOTAL COLUMN DO NOT ADD TO 100, IT IS DUE TO MISSING DATA ON THE PIMS FILE.

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TABLE 108.8 FREQUENCY OF PROBABLE ATTENDANCE AT INSTITUTIONS, BY INSTITUTIONAL DESCRIPTORS BY APPLICANT CATEGORY FOR DEPENDENT APPLICANTS

	TOTAL APPLICANTS	AVERAGE EI	% PEC APPLICANTS	AVERAGE EI	% RANDOMLY SELECTED APPLICANTS	AVERAGE EI	% NON VALIDATION APPLICANTS MEETING PEC	AVERAGE EI	% ALL OTHER NON VALIDATION APPLICANTS	AVERAGE EI
TOTAL APPLICANTS.....	940,669	818.62	3.37	402.85	0.59	469.20	7.99	440.35	88.05	872.98
INSTITUTIONAL LEVEL.....										
2 YEAR OR LESS	29.85	0.65	3.18 28.17	0.81	0.63 31.99	0.76	6.61 24.72	0.78	89.56 30.37	0.63
4 YEAR	70.14	1.14	3.45 71.82	1.07	0.57 68.00	1.11	8.57 75.27	1.07	87.40 69.62	1.15
INSTITUTIONAL CONTROL.....										
PUBLIC	64.86	0.91	3.42 65.91	0.99	0.60 65.95	0.99	8.00 65.03	0.99	87.96 64.79	0.91
PRIVATE, NONPROFIT	28.72	1.27	3.49 29.74	1.04	0.55 26.89	1.10	8.71 31.33	1.03	87.24 28.46	1.29
PROPRIETARY	6.41	0.59	2.28 4.34	0.73	0.65 7.15	0.64	4.51 3.62	0.77	92.53 6.74	0.57
DISBURSEMENT SYSTEM.....										
BOS	99.19	0.99	3.38 99.39	1.00	0.58 99.06	0.99	7.99 99.32	0.99	88.03 99.17	0.99
ADS	0.80	1.03	2.51 0.60	0.91	0.68 0.93	1.07	6.66 0.67	1.10	90.13 0.82	1.01
AREA POPULATION DENSITY.....										
INSIDE AN SMSA	56.01	1.03	3.33 55.29	1.03	0.57 54.44	1.02	7.70 54.06	1.06	88.38 56.23	1.03
OUTSIDE AN SMSA	43.98	0.95	3.43 44.70	0.95	0.61 45.55	0.96	8.34 45.93	0.92	87.61 43.76	0.95
SOURCE OF APPLICATION.....										
BEOG	22.79	0.56	2.75 18.60	0.53	0.61 23.88	0.54	5.81 16.59	0.44	90.81 23.51	0.55
ACT	16.93	0.91	2.74 13.77	0.83	0.61 17.54	1.06	5.53 11.72	0.95	91.11 17.52	0.90
CSS	55.75	1.18	3.89 64.39	1.16	0.57 54.36	1.16	9.93 69.33	1.13	85.59 57.28	1.20

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TABLE 108.C FREQUENCY OF PROBABLE ATTENDANCE AT INSTITUTIONS, BY INSTITUTIONAL DESCRIPTORS BY APPLICANT CATEGORY FOR INDEPENDENT APPLICANTS

	TOTAL APPLICANTS	AVERAGE EI	% PEC APPLICANTS	AVERAGE EI	% RANDOMLY SELECTED APPLICANTS	AVERAGE EI	% NON VALIDATION APPLICANTS MEETING PEC	AVERAGE EI	% ALL OTHER NON VALIDATION APPLICANTS	AVERAGE EI
TOTAL APPLICANTS.....	495,567	506.97	2.43	247,52	0.62	327.52	7.23	194.60	89.71	541.31
INSTITUTIONAL LEVEL.....										
2 YEAR OR LESS	48.35	0.81	2.21 43.95	0.88	0.62 48.99	0.83	5.09 34.07	0.99	92.06 49.62	0.79
4 YEAR	51.64	1.17	2.63 56.04	1.09	0.61 51.00	1.15	9.23 65.92	1.00	87.51 50.37	1.20
INSTITUTIONAL CONTROL.....										
PUBLIC	70.68	1.01	2.51 72.97	1.01	0.60 69.27	1.03	7.73 75.60	0.99	89.14 70.23	1.01
PRIVATE, NONPROFIT	16.16	1.24	2.95 19.62	0.96	0.64 16.79	1.04	8.66 19.36	0.99	87.74 15.81	1.27
PROPRIETARY	13.14	0.64	1.36 7.40	0.97	0.65 13.93	0.78	2.76 5.02	1.03	95.20 13.94	0.61
DISBURSEMENT SYSTEM.....										
RDS	98.80	0.99	2.43 99.09	0.99	0.61 98.66	1.00	7.26 99.16	0.99	89.68 98.77	0.99
ADS	1.19	1.07	1.84 0.90	1.02	0.69 1.33	0.98	5.04 0.83	1.07	92.40 1.22	1.05
AREA POPULATION DENSITY.....										
INSIDE AN SMSA	57.42	1.02	2.49 58.93	1.01	0.63 58.59	0.99	7.48 59.41	1.00	89.38 57.21	1.03
OUTSIDE AN SMSA	42.57	0.96	2.34 41.06	0.97	0.60 41.40	1.00	6.89 40.58	0.99	90.15 42.78	0.95
SOURCE OF APPLICATION.....										
BEOG	38.50	0.81	2.10 33.32	0.83	0.61 38.44	0.79	4.94 26.28	0.77	92.33 39.62	0.80
ACT	14.16	1.10	2.46 14.35	1.00	0.67 15.46	1.07	6.13 12.01	1.05	90.72 14.32	1.09
CSS	44.62	1.11	2.72 52.32	1.10	0.60 43.13	1.13	9.72 59.99	1.08	86.94 43.35	1.14

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TABLE 108.C FREQUENCY OF PROBABLE ATTENDANCE AT INSTITUTIONS, BY INSTITUTIONAL DESCRIPTORS BY APPLICANT CATEGORY FOR INDEPENDENT APPLICANTS

	TOTAL APPLICANTS	AVERAGE EI	% PEC APPLICANTS	AVERAGE EI	% RANDOMLY SELECTED APPLICANTS	AVERAGE EI	% NON VALIDATION APPLICANTS MEETING PEC	AVERAGE EI	% ALL OTHER NON VALIDATION APPLICANTS	AVERAGE EI
PHEAA	2.70	1.21	2.08 2.31	1.07	0.66 2.89	1.35	4.54 1.69	1.30	92.70 2.79	1.19
ENROLLMENT SIZE.....1/										
< 150	17.10	0.78	2.38 16.80	0.80	0.65 17.93	0.79	6.89 16.29	0.79	90.06 17.17	0.78
150 TO <650	8.51	0.88	1.69 5.91	0.99	0.62 8.52	0.84	4.38 5.16	1.01	93.29 8.85	0.85
650 TO <3500	23.12	1.02	2.48 23.66	0.97	0.63 23.73	0.98	6.68 21.36	1.04	90.19 23.24	1.02
3500 AND OVER	51.25	1.07	2.54 53.60	1.07	0.60 49.80	1.11	8.07 57.17	1.04	88.78 50.72	1.08
% CURRENT BEOGS ENROLLMENT..1/										
< 15%	54.10	1.02	2.46 54.83	1.00	0.62 54.19	1.02	7.41 55.48	0.97	89.49 53.97	1.03
15% TO <25%	24.26	1.15	2.33 23.26	1.16	0.58 23.07	1.16	7.84 26.30	1.13	89.23 24.13	1.16
25% TO <40%	12.19	0.90	2.48 12.47	0.96	0.64 12.69	0.84	6.44 10.87	0.98	90.42 12.29	0.89
40% AND OVER	9.43	0.56	2.42 9.41	0.63	0.65 10.02	0.65	5.62 7.33	0.70	91.28 9.59	0.54

1/ THESE ENROLLMENT DISTRIBUTIONS REPRESENT APPROXIMATE QUARTILE RANGES FOR BEOGS PARTICIPATING INSTITUTIONS.

NOTE: IF PERCENTAGES IN THE TOTAL COLUMN DO NOT ADD TO 100, IT IS DUE TO MISSING DATA ON THE PIMS FILE.

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TABLE 111 EFFECTIVE EI CHANGES BY APPLICANT CATEGORY BY SOURCE OF APPLICATION

		BEOG APPLICATION				ACT APPLICATION				CSS APPLICATION				PHEAA APPLICATION			
	TOTAL APPLICANTS	% APPLICANTS FILING FROM THIS SOURCE	% WHO SUBMITTED CORRECTIONS	AVERAGE INITIAL EI	AVERAGE EFFECTIVE EI CHANGE	% APPLICANTS FILING FROM THIS SOURCE	% WHO SUBMITTED CORRECTIONS	AVERAGE INITIAL EI	AVERAGE EFFECTIVE EI CHANGE	% APPLICANTS FILING FROM THIS SOURCE	% WHO SUBMITTED CORRECTIONS	AVERAGE INITIAL EI	AVERAGE EFFECTIVE EI CHANGE	% APPLICANTS FILING FROM THIS SOURCE	% WHO SUBMITTED CORRECTIONS	AVERAGE INITIAL EI	AVERAGE EFFECTIVE EI CHANGE
UNDUPLICATED TOTAL	1,671,100	30.0	4.6	251	-6	17.8	6.0	445	12	48.6	5.9	451	76	3.4	5.1	531	9
TOTAL VALIDATION APPLICANTS	99,839	24.2	15.4	195	65	15.0	15.4	306	101	57.6	13.6	375	208	3.0	13.6	391	225
UNDUPLICATED PEC GROUP A	71,430	22.4	12.8	182	75	12.2	11.9	270	131	62.3	11.4	369	230	2.9	12.1	367	252
A1	5,056	38.8	11.1	258	23	6.1	13.4	352	-2	49.8	15.3	381	66	5.2	15.5	415	-26
A2	13,288	23.1	23.8	57	135	14.2	19.1	205	221	60.3	22.7	158	600	2.2	25.4	170	688
A3	9,403	29.0	23.4	18	69	15.8	16.6	89	84	53.4	21.5	66	620	1.6	23.2	73	550
A4	10,157	42.9	18.9	10	34	15.1	15.8	16	48	39.5	16.0	17	46	2.4	18.2	11	81
A5	10,086	42.6	18.8	10	33	15.2	15.8	16	48	39.7	15.9	18	43	2.4	18.2	11	81
A6	22,665	23.2	11.6	288	163	19.8	14.5	350	177	52.9	16.3	311	506	3.9	18.1	366	340
A7	10,731	10.0	16.5	325	32	7.1	11.7	396	-62	78.5	13.3	498	-3	4.3	15.0	484	-16
A8	21,293	10.1	11.1	278	-15	3.9	10.8	337	-24	84.4	11.9	473	8	1.4	11.5	492	187
A9	878	8.7	14.2	546	79	23.0	13.3	485	-12	45.4	15.7	495	20	22.7	7.0	444	4
A10	351	45.0	24.0	57	8	14.5	23.5	115	-1	38.7	14.7	292	85	1.7	16.6	0	0
UNDUPLICATED PEC GROUP B	9,569	25.6	8.9	294	56	28.3	13.6	368	96	42.3	11.4	443	135	3.7	10.4	477	255
B1	116	13.7	6.2	1074	1250	18.1	4.7	1137	0	63.7	9.4	1100	-38	4.3	20.0	1087	250
B2	9,670	25.7	10.8	289	37	28.5	15.7	362	79	41.8	13.1	431	118	3.8	13.0	468	209
B3	20	50.0	0.0	237	0	15.0	0.0	905	0	35.0	0.0	435	0	0.0	0.0	0	0
UNDUPLICATED PEC GROUP C	7,307	29.8	45.8	106	58	20.9	37.8	226	98	46.5	42.2	237	227	2.6	35.9	214	306
C1	1,066	24.2	5.4	289	45	21.4	9.1	461	157	52.0	8.1	446	80	2.2	12.5	330	46
C2	6,730	30.5	54.3	83	60	21.0	47.2	187	89	45.6	52.3	197	226	2.7	43.9	188	306
C3	22	31.8	71.4	0	0	9.0	100.0	379	213	59.0	53.8	408	40	0.0	0.0	0	0
RANDOM GROUP	11,533	30.5	12.7	240	44	17.8	16.3	438	32	48.1	15.4	452	89	3.4	13.6	527	-13

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TABLE 111 EFFECTIVE EI CHANGES BY APPLICANT CATEGORY BY SOURCE OF APPLICATION

		BEOG APPLICATION				ACT APPLICATION				CSS APPLICATION				PHEAA APPLICATION			
	TOTAL APPLICANTS	% APPLICANTS FILING FROM THIS SOURCE	% WHO SUBMITTED CORRECTIONS	AVERAGE INITIAL EI	AVERAGE EFFECTIVE EI CHANGE	% APPLICANTS FILING FROM THIS SOURCE	% WHO SUBMITTED CORRECTIONS	AVERAGE INITIAL EI	AVERAGE EFFECTIVE EI CHANGE	% APPLICANTS FILING FROM THIS SOURCE	% WHO SUBMITTED CORRECTIONS	AVERAGE INITIAL EI	AVERAGE EFFECTIVE EI CHANGE	% APPLICANTS FILING FROM THIS SOURCE	% WHO SUBMITTED CORRECTIONS	AVERAGE INITIAL EI	AVERAGE EFFECTIVE EI CHANGE
TOTAL NONVALIDATION APPLICANTS	1,571,261	30.4	4.0	254	-21	17.9	5.5	483	-2	48.1	5.3	456	49	3.4	4.6	539	-27
NON VALIDATION APPLICANTS MEETING PEC	231,813	20.0	5.6	166	46	13.2	5.5	347	55	64.4	5.6	408	75	2.1	5.3	449	105
ALL OTHER NON VALIDATION APPLICANTS	1,339,448	32.2	3.9	263	-31	18.8	5.5	466	-9	45.2	5.2	468	42	3.6	4.5	548	-43

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TABLE 117 PROFILE OF APPLICANTS BY CURRENT AND PREVIOUS FILING STATUS

DESCRIPTOR	GRAND TOTAL	CURRENTLY ELIGIBLE: SUBTOTAL	CURRENTLY ELIGIBLE: PREVIOUSLY REJECTED	CURRENTLY ELIGIBLE: PREVIOUSLY NOT REJECTED	CURRENTLY INELIGIBLE: SUBTOTAL	CURRENTLY INELIGIBLE: PREVIOUSLY REJECTED	CURRENTLY INELIGIBLE: PREVIOUSLY NOT REJECTED	CURRENTLY REJECTED: SUBTOTAL	CURRENTLY REJECTED: PREVIOUSLY REJECTED	CURRENTLY REJECTED: PREVIOUSLY NOT REJECTED	
GRAND TOTAL	3,138,875	1,648,907	515,769	1,133,138	965,374	236,097	729,277	524,594	511,339	13,255	N
	100.00	52.53	31.27	68.72	30.75	24.45	75.54	16.71	97.47	2.52	RA
	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	CA
--DEPENDENCY STATUS--											
DEPENDENT	2,166,408	1,074,016	366,821	707,195	752,327	196,985	555,342	340,057	331,416	8,641	N
	100.00	49.57	34.15	65.84	34.72	26.18	73.81	15.69	97.45	2.54	RA
	69.01	65.13	71.12	62.41	77.93	83.43	76.14	64.82	64.81	65.19	CA
INDEPENDENT	972,475	574,891	148,948	425,943	213,047	39,112	173,935	184,537	179,923	4,614	N
	100.00	59.11	25.90	74.09	21.90	18.35	81.64	18.97	97.49	2.50	RA
	30.98	34.86	28.87	37.58	22.06	16.56	23.85	35.17	35.18	34.80	CA
UNKNOWN	0	0	0	0	0	0	0	0	0	0	N
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	RA
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	CA
--ADJUSTED GROSS INCOME--											
LESS THAN ZERO	9,858	5,862	5,632	230	384	327	57	3,612	3,571	41	N
	100.00	59.46	96.07	3.92	3.89	85.15	14.84	36.64	98.86	1.13	RA
	0.31	0.35	1.09	0.02	0.03	0.13	0.00	0.68	0.69	0.30	CA
ZERO	588,094	435,867	120,036	315,831	16,880	3,056	13,824	135,347	131,695	3,652	N
	100.00	74.11	27.53	72.46	2.87	18.18	81.89	23.01	97.30	2.69	RA
	18.73	26.43	23.27	27.87	1.74	1.29	1.89	25.80	25.75	27.55	CA
1 - 999	98,118	82,099	26,592	55,507	3,535	926	2,609	12,484	11,643	841	N
	100.00	83.67	32.39	67.60	3.60	26.19	73.80	12.72	93.26	6.73	RA
	3.12	4.97	5.15	4.89	0.36	0.39	0.35	2.37	2.27	6.34	CA
1,000 - 1,999	123,776	105,123	25,574	79,549	7,323	1,496	5,827	11,330	10,697	633	N
	100.00	84.93	24.32	75.67	5.91	20.42	79.57	9.15	94.41	5.58	RA
	3.94	6.37	4.95	7.02	0.75	0.63	0.79	2.15	2.09	4.77	CA
2,000 - 3,999	248,721	183,470	51,401	132,069	38,991	8,664	30,217	26,370	25,194	1,176	N
	100.00	73.76	28.01	71.98	15.63	22.28	77.71	10.60	95.54	4.45	RA
	7.92	11.12	9.96	11.65	4.02	3.66	4.14	5.02	4.92	8.87	CA
4,000 - 6,999	359,021	244,784	79,576	165,128	70,554	14,531	56,023	43,763	41,950	1,813	N
	100.00	68.15	32.51	67.48	19.65	20.59	79.40	12.18	95.85	4.14	RA
	11.43	14.84	15.42	14.57	7.30	6.15	7.68	8.34	8.20	13.67	CA
7,000 - 9,999	316,237	214,168	74,925	139,243	58,805	14,102	44,703	43,264	41,524	1,740	N
	100.00	67.72	34.98	65.01	18.59	23.98	76.01	13.68	95.97	4.02	RA
	10.07	12.98	14.52	12.28	6.09	5.97	6.12	8.24	8.12	13.12	CA
10,000 - 12,499	222,386	138,581	58,101	80,338	58,646	14,278	44,367	25,159	23,225	1,933	N

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TABLE 117 PROFILE OF APPLICANTS BY CURRENT AND PREVIOUS FILING STATUS

DESCRIPTOR	GRAND TOTAL	CURRENTLY ELIGIBLE SUBTOTAL	CURRENTLY ELIGIBLE PREVIOUSLY REJECTED	CURRENTLY ELIGIBLE PREVIOUSLY NOT REJECTED	CURRENTLY INELIGIBLE SUBTOTAL	CURRENTLY INELIGIBLE PREVIOUSLY REJECTED	CURRENTLY INELIGIBLE PREVIOUSLY NOT REJECTED	CURRENTLY REJECTED SUBTOTAL	CURRENTLY REJECTED PREVIOUSLY REJECTED	CURRENTLY REJECTED PREVIOUSLY NOT REJECTED
12,500 - 14,499.....	193,401	105,184	37,147	68,037	66,818	17,630	49,188	21,399	20,737	662 N
	100.00	54.38	35.31	64.68	34.54	26.38	73.61	11.06	96.90	3.09 R&
	6.16	6.37	7.20	6.00	6.92	7.46	6.74	4.07	4.05	4.99 C&
15,000 - 17,499.....	184,497	71,190	24,420	46,770	95,145	26,152	68,993	18,162	17,679	483 N
	100.00	38.58	34.30	65.69	51.56	27.48	72.51	9.84	97.34	2.65 R&
	5.87	4.31	4.73	4.12	9.85	11.07	9.46	3.46	3.45	3.64 C&
17,500 AND ABOVE.....	676,147	62,493	20,242	42,251	552,364	134,835	417,529	61,290	60,339	951 N
	100.00	9.24	32.39	67.60	81.69	24.41	75.58	9.06	98.44	1.55 R&
	21.54	3.78	3.92	3.72	57.21	57.11	57.25	11.68	11.80	7.17 C&
UNKNOWN.....	118,700	166	33	133	0	0	0	118,534	118,335	199 N
	100.00	0.13	19.87	80.12	0.00	0.00	0.00	99.86	99.83	0.16 R&
	3.78	0.01	0.00	0.01	0.00	0.00	0.00	22.59	23.14	1.50 C&
--TAXES PAID----------										
LESS THAN 500.....	1,655,609	1,231,960	371,544	860,416	205,194	52,250	152,944	218,455	209,387	9,068 N
	100.00	74.41	30.15	69.84	12.39	25.46	74.53	13.19	95.84	4.15 R&
	52.74	74.71	72.03	75.93	21.25	22.13	20.97	41.64	40.94	68.41 C&
500 - 999.....	302,755	165,454	59,437	106,017	83,609	21,549	62,060	53,692	52,362	1,330 N
	100.00	54.64	35.92	64.07	27.61	25.77	74.22	17.73	97.52	2.47 R&
	9.64	10.03	11.52	9.35	8.66	9.12	8.50	10.23	10.24	10.03 C&
1,000 - 1,499.....	232,440	101,444	35,846	65,598	95,707	24,026	71,681	35,289	34,526	763 N
	100.00	43.64	35.33	64.66	41.17	25.10	74.89	15.18	97.83	2.16 R&
	7.40	6.15	6.95	5.78	9.91	10.17	9.82	6.72	6.75	5.75 C&
1,500 AND ABOVE.....	780,386	83,762	31,864	51,898	575,865	137,171	438,694	120,759	119,437	1,322 N
	100.00	10.73	38.04	61.95	73.79	23.81	76.18	15.47	98.90	1.09 R&
	24.86	5.07	6.17	4.58	59.65	58.09	60.15	23.01	23.35	9.97 C&
UNKNOWN.....	167,685	66,287	17,078	49,209	4,999	1,101	3,898	96,399	95,627	772 N
	100.00	39.53	25.76	74.23	2.98	22.02	77.97	57.48	99.19	0.80 R&
	5.34	4.02	3.31	4.34	0.51	0.46	0.53	18.37	18.70	5.82 C&
--HOUSEHOLD SIZE----------										
1 - 2.....	777,807	458,693	130,479	328,214	176,965	34,365	142,601	142,148	137,535	4,613 N
	100.00	58.97	28.44	71.55	22.75	19.41	80.58	18.27	96.75	3.24 R&
	24.77	27.81	25.29	28.96	18.33	14.55	19.55	27.09	26.89	34.80 C&
3 - 4.....	1,144,461	573,789	170,994	402,795	402,627	101,229	301,398	168,045	164,103	3,942 N
	100.00	50.13	29.80	70.19	35.18	25.14	74.85	14.68	97.65	2.34 R&
	36.46	34.79	33.15	35.54	41.70	42.87	41.32	32.03	32.09	29.73 C&
5 - 6.....	811,738	393,983	135,307	258,676	388,096	77,303	333,492	114,741	113,928	3,833 N

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TABLE 117 PROFILE OF APPLICANTS BY CURRENT AND PREVIOUS FILING STATUS

DESCRIPTOR	GRAND TOTAL	CURRENTLY ELIGIBLE: SUBTOTAL	CURRENTLY ELIGIBLE: PREVIOUSLY REJECTED	CURRENTLY ELIGIBLE: PREVIOUSLY NOT REJECTED	CURRENTLY INELIGIBLE: SUBTOTAL	CURRENTLY INELIGIBLE: PREVIOUSLY REJECTED	CURRENTLY INELIGIBLE: PREVIOUSLY NOT REJECTED	CURRENTLY REJECTED: SUBTOTAL	CURRENTLY REJECTED: PREVIOUSLY REJECTED	CURRENTLY REJECTED: PREVIOUSLY NOT REJECTED
7 AND ABOVE.....	366,536	222,325	78,977	143,348	84,787	23,201	61,586	59,424	57,668	1,756 N
	100.00	60.65	35.52	64.47	23.13	27.36	72.63	16.21	97.04	2.95 R%
	11.67	13.48	15.31	12.65	8.78	9.82	8.44	11.32	11.27	13.24 C%
UNKNOWN.....	38,333	117	12	105	0	0	0	38,216	38,104	112 N
	100.00	0.30	10.25	89.74	0.00	0.00	0.00	99.69	99.70	0.29 R%
	1.22	0.00	0.00	0.00	0.00	0.00	0.00	7.28	7.45	0.84 C%
--POST HIGH ENROLLMENT--------										
1.....	2,126,018	1,106,090	331,330	774,760	661,140	162,646	498,494	358,788	349,859	8,929 N
	100.00	52.02	29.95	70.04	31.09	24.60	75.39	16.87	97.51	2.48 R%
	67.73	67.08	64.23	68.37	68.48	68.88	68.35	68.39	68.42	67.36 C%
2.....	740,568	391,907	130,988	260,919	244,482	59,286	185,196	104,179	101,271	2,908 N
	100.00	52.91	33.42	66.57	33.01	24.24	75.75	14.06	97.20	2.79 R%
	23.59	23.76	25.39	23.02	25.32	25.11	25.39	19.85	19.80	21.93 C%
3.....	197,558	117,215	41,385	75,830	52,186	12,155	40,031	28,157	27,190	967 N
	100.00	59.33	35.30	64.69	26.41	23.29	76.70	14.25	96.56	3.43 R%
	6.29	7.10	8.02	6.69	5.40	5.14	5.48	5.36	5.31	7.29 C%
4.....	39,640	27,141	9,419	17,722	6,362	1,611	4,751	6,137	5,909	228 N
	100.00	68.46	34.70	65.29	16.04	25.32	74.67	15.48	96.28	3.71 R%
	1.26	1.64	1.82	1.56	0.65	0.68	0.65	1.16	1.15	1.72 C%
5 AND ABOVE.....	9,606	6,247	2,607	3,640	1,105	399	786	1,974	1,920	54 N
	100.00	66.41	41.73	58.26	12.59	33.67	66.32	20.98	97.26	2.73 R%
	0.29	0.37	0.50	0.32	0.12	0.16	0.10	0.37	0.37	0.40 C%
UNKNOWN.....	25,685	307	40	267	19	0	19	25,359	25,190	169 N
	100.00	1.19	13.02	86.97	0.07	0.00	100.00	98.73	99.33	0.66 R%
	0.81	0.01	0.00	0.02	0.00	0.00	0.00	4.83	4.92	1.27 C%
--MARITAL STATUS----------										
MARRIED.....	1,781,224	761,770	254,303	507,467	759,247	189,734	569,513	260,207	254,216	5,991 N
	100.00	42.76	33.38	66.61	42.62	24.98	75.01	14.60	97.69	2.30 R%
	56.74	46.19	49.30	44.78	78.64	80.36	78.09	49.60	49.71	45.19 C%
SINGLE.....	478,024	294,776	88,809	205,967	94,157	18,928	75,229	89,091	86,476	2,615 N
	100.00	61.66	30.12	69.87	19.69	20.10	79.89	18.63	97.06	2.93 R%
	15.22	17.87	17.21	18.17	9.75	8.01	10.31	16.98	16.91	19.72 C%
DIVORCED.....	304,237	222,188	70,554	151,634	35,357	10,630	24,727	46,692	45,213	1,479 N
	100.00	73.03	31.75	68.24	11.62	30.06	69.93	15.34	96.83	3.16 R%
	9.69	13.47	13.67	13.38	3.66	4.50	3.39	8.90	8.84	11.15 C%
WIDOWED.....	215,748	146,496	41,727	104,769	38,251	9,214	29,037	31,001	29,743	1,258 N

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TABLE 117 PROFILE OF APPLICANTS BY CURRENT AND PREVIOUS FILING STATUS

DESCRIPTOR	GRAND TOTAL	I->>>>CURRENTLY ELIGIBLE<<<<-I SUBTOTAL	PREVIOUSLY REJECTED	PREVIOUSLY NOT REJECTED	I->>>CURRENTLY INELIGIBLE<<<-I SUBTOTAL	PREVIOUSLY REJECTED	PREVIOUSLY NOT REJECTED	I->>>>CURRENTLY REJECTED<<<<-I SUBTOTAL	PREVIOUSLY REJECTED	PREVIOUSLY NOT REJECTED
SEPARATED.....	225,150	166,883	48,048	118,835	14,291	4,687	9,604	43,976	42,911	1,065 N
	100.00	74.12	28.79	71.20	6.34	32.79	67.20	19.53	97.57	2.42 R&
	7.17	10.12	9.31	10.48	1.48	1.98	1.31	8.38	8.39	8.03 C&
DECEASED.....	4,650	1,810	644	1,166	190	95	95	2,650	2,604	46 N
	100.00	38.92	35.58	64.41	4.08	50.00	50.00	56.98	98.26	1.73 R&
	0.14	0.10	0.12	0.10	0.01	0.04	0.01	0.50	0.50	0.34 C&
UNKNOWN.....	129,842	54,984	11,684	43,300	23,881	2,809	21,072	50,977	50,176	801 N
	100.00	42.34	21.24	78.75	18.39	11.76	88.23	39.26	98.42	1.57 R&
	4.13	3.33	2.26	3.82	2.47	1.18	2.88	9.71	9.81	6.04 C&
--VETERAN EDUC. BENEFITS----										
PRESENT.....	148,604	74,590	21,677	52,913	47,339	10,051	37,288	26,675	25,743	932 N
	100.00	50.19	29.06	70.93	31.85	21.23	78.76	17.95	96.50	3.49 R&
	4.73	4.52	4.20	4.66	4.90	4.25	5.11	5.08	5.03	7.03 C&
ABSENT.....	2,388,777	1,311,523	388,630	922,893	721,120	157,671	563,449	356,134	345,422	10,712 N
	100.00	54.90	29.63	70.36	30.18	21.86	78.13	14.90	96.99	3.00 R&
	76.10	79.53	75.34	81.44	74.69	66.78	77.26	67.88	67.55	80.81 C&
UNKNOWN.....	601,494	262,794	105,462	157,332	196,915	68,375	128,540	141,785	140,174	1,611 N
	100.00	43.69	40.13	59.86	32.73	34.72	65.27	23.57	98.86	1.13 R&
	19.16	15.93	20.44	13.88	20.39	28.96	17.62	27.02	27.41	12.15 C&
--SOCIAL SECURITY BENEFITS----										
PRESENT.....	310,546	197,039	53,151	143,888	75,852	18,503	57,349	37,655	36,076	1,579 N
	100.00	63.44	26.97	73.02	24.42	24.39	75.60	12.12	95.80	4.19 R&
	9.89	11.94	10.30	12.69	7.85	7.83	7.86	7.17	7.05	11.91 C&
ABSENT.....	2,254,938	1,288,545	362,606	845,939	597,545	150,679	546,866	348,848	338,641	10,207 N
	100.00	53.59	30.00	69.99	30.93	21.60	78.39	15.47	97.07	2.92 R&
	71.83	73.29	70.30	74.65	72.25	63.82	74.98	66.49	66.22	77.00 C&
UNKNOWN.....	573,391	243,323	100,012	143,311	191,977	66,915	125,062	138,091	136,622	1,469 N
	100.00	42.43	41.10	58.89	33.48	34.85	65.14	24.08	98.93	1.06 R&
	18.26	14.75	19.39	12.64	19.88	28.34	17.14	26.32	26.71	11.08 C&
--EARNED INCOME PORTIONS------										
ONE.....	2,480,624	1,175,013	396,312	778,701	921,556	227,214	694,342	384,055	374,638	9,417 N
	100.00	47.36	33.72	66.27	37.15	24.65	75.34	15.48	97.54	2.45 R&
	79.02	71.26	76.83	68.72	95.46	96.23	95.20	73.20	73.26	71.04 C&
TWO.....	571,447	445,470	115,433	330,037	42,289	8,761	33,528	83,688	80,088	3,600 N
	100.00	77.95	25.91	74.08	7.40	20.71	79.28	14.64	95.69	4.30 R&
	18.20	27.01	22.38	29.12	4.38	3.71	4.59	15.95	15.66	27.15 C&

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TABLE 117 PROFILE OF APPLICANTS BY CURRENT AND PREVIOUS FILING STATUS

DESCRIPTOR	GRAND TOTAL	CURRENTLY ELIGIBLE: SUBTOTAL	CURRENTLY ELIGIBLE: PREVIOUSLY REJECTED	CURRENTLY ELIGIBLE: PREVIOUSLY NOT REJECTED	CURRENTLY INELIGIBLE: SUBTOTAL	CURRENTLY INELIGIBLE: PREVIOUSLY REJECTED	CURRENTLY INELIGIBLE: PREVIOUSLY NOT REJECTED	CURRENTLY REJECTED: SUBTOTAL	CURRENTLY REJECTED: PREVIOUSLY REJECTED	CURRENTLY REJECTED: PREVIOUSLY NOT REJECTED
UNKNOWN	86,804	28,424	4,024	24,400	1,529	122	1,407	56,851	56,613	238 N
	100.00	32.74	14.15	85.84	1.76	7.97	92.02	65.49	99.58	0.41 R%
	2.76	1.72	0.78	2.15	0.15	0.05	0.19	18.83	11.07	1.79 C%
--NONTAXABLE INCOME--										
PRESENT	996,586	689,048	164,236	524,812	207,276	57,400	149,876	100,262	95,012	5,250 N
	100.00	69.14	23.83	76.16	20.79	27.69	72.30	10.06	94.76	5.23 R%
	31.74	41.78	31.84	46.31	21.47	24.31	20.55	19.11	18.58	39.60 C%
ABSENT	1,773,840	856,557	308,953	547,604	629,779	142,223	487,556	287,504	280,330	7,174 N
	100.00	48.28	36.06	63.93	35.50	22.58	77.41	16.20	97.50	2.49 R%
	56.51	51.94	59.90	48.32	65.23	60.23	66.85	54.80	54.82	54.12 C%
UNKNOWN	368,449	103,302	42,580	60,722	128,319	36,474	91,845	136,828	135,997	831 N
	100.00	28.03	41.21	58.78	34.82	28.42	71.57	37.13	99.39	0.60 R%
	11.73	6.26	8.25	5.35	13.29	15.44	12.59	26.08	26.59	6.26 C%
--APPLICATION SOURCE--										
BEOG	741,621	498,065	129,328	368,737	118,774	28,956	89,818	124,782	121,998	2,784 N
	100.00	67.15	25.96	74.03	16.01	24.37	75.62	16.82	97.76	2.23 R%
	23.62	30.20	25.07	32.94	12.30	12.26	12.31	23.78	23.85	21.00 C%
ACT	568,495	296,462	77,187	219,275	185,086	29,200	155,886	86,947	83,841	3,106 N
	100.00	52.14	26.03	73.96	32.55	15.77	84.22	15.29	96.42	3.57 R%
	18.11	17.97	14.96	19.35	19.17	12.36	21.37	16.57	16.39	23.43 C%
CSS	1,707,471	798,750	297,672	501,078	609,923	171,114	438,809	298,798	291,998	6,800 N
	100.00	46.77	37.26	62.73	35.72	28.05	71.94	17.49	97.72	2.27 R%
	54.39	48.44	57.71	44.22	63.17	72.47	60.17	56.95	57.10	51.30 C%
PHEAA	121,288	55,630	11,582	44,048	51,591	6,827	44,764	14,067	13,502	565 N
	100.00	45.86	20.81	79.18	42.53	13.23	86.76	11.59	95.98	4.01 R%
	3.86	3.37	2.24	3.88	5.34	2.89	6.13	2.68	2.64	4.26 C%
--BUSINESS ASSETS--										
PRESENT	86,708	37,999	19,182	18,817	33,729	12,341	21,388	14,980	14,662	318 N
	100.00	43.82	50.48	49.51	38.89	36.58	63.41	17.27	97.87	2.12 R%
	2.76	2.30	3.71	1.66	3.49	5.22	2.93	2.85	2.86	2.39 C%
ABSENT	1,958,543	1,130,287	322,952	807,335	556,881	117,955	438,926	271,375	261,932	9,443 N
	100.00	57.71	28.57	71.42	28.43	21.18	78.81	13.85	96.52	3.47 R%
	62.39	68.54	62.61	71.24	57.68	49.96	60.18	51.73	51.22	71.24 C%
UNKNOWN	1,093,624	480,621	173,635	306,986	374,764	105,801	268,963	238,239	234,745	3,494 N
	100.00	43.94	36.12	63.87	34.26	28.23	71.76	21.78	98.53	1.46 R%
	34.84	29.14	33.66	27.09	38.92	44.81	36.88	45.41	45.90	26.35 C%

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--FARM ASSETS----------										
PRESENT.....	102,606	48,943	20,805	28,138	39,452	10,797	28,655	14,211	13,974	237 N
	100.00	47.69	42.50	57.49	38.44	27.36	72.63	13.85	98.33	1.66 RS
	3.26	2.96	4.03	2.48	4.08	4.57	3.92	2.70	2.73	1.78 CS
ABSENT.....	2,086,069	1,189,808	338,209	851,599	620,113	126,758	493,355	276,148	265,021	10,127 N
	100.00	57.03	28.42	71.57	29.72	20.44	79.55	13.23	96.33	3.66 RS
	66.45	72.15	65.57	75.15	64.23	53.68	67.64	52.64	52.02	76.40 CS
UNKNOWN.....	950,200	410,156	156,755	253,401	305,809	98,542	207,267	234,235	231,344	2,891 N
	100.00	43.16	38.21	61.78	32.18	32.22	67.77	24.65	98.76	1.23 RS
	30.27	24.87	30.39	22.36	31.67	41.73	28.42	44.65	45.24	21.81 CS
--APPLICANT RESOURCES----------										
ZERO.....	969,329	614,650	198,187	416,463	207,167	56,527	150,640	147,512	142,480	5,032 N
	100.00	63.40	32.24	67.75	21.37	27.28	72.71	15.21	96.58	3.41 RS
	30.88	37.27	38.42	36.75	21.45	23.94	20.65	28.11	27.86	37.76 CS
1 - 99.....	225,104	110,554	38,537	72,017	83,794	21,795	61,999	30,756	29,693	1,063 N
	100.00	49.11	34.85	65.14	37.22	26.01	73.98	13.66	96.54	3.45 RS
	7.17	6.70	7.47	6.35	8.67	9.23	8.50	5.96	5.80	8.01 CS
100 - 499.....	448,495	182,042	62,023	120,019	206,351	50,366	155,985	60,102	58,618	1,484 N
	100.00	40.58	34.07	65.92	46.00	24.40	75.59	13.40	97.53	2.46 RS
	14.28	11.04	12.02	10.59	21.37	21.33	21.38	11.45	11.46	11.19 CS
500 AND ABOVE.....	317,105	70,373	23,523	46,850	204,091	46,819	157,272	42,641	42,115	526 N
	100.00	22.19	33.42	66.57	64.36	22.94	77.05	13.44	98.76	1.23 RS
	10.10	4.26	4.56	4.13	21.14	19.83	21.56	8.12	8.23	3.96 CS
UNKNOWN.....	1,178,842	671,288	193,499	477,789	263,971	60,590	203,381	243,583	238,433	5,150 N
	100.00	56.94	28.82	71.17	22.39	22.95	77.04	20.66	97.88	2.11 RS
	37.55	40.71	37.51	42.16	27.34	25.66	27.88	46.43	46.62	38.85 CS
--NET ASSETS----------										
LESS THAN 1,000.....	1,218,128	837,831	232,014	605,817	165,250	35,036	130,214	215,047	208,068	6,979 N
	100.00	68.78	27.69	72.30	13.56	21.20	78.79	17.65	96.75	3.24 RS
	38.80	50.81	44.98	53.46	17.11	14.83	17.85	40.99	40.69	52.65 CS
1,000 - 4,999.....	231,369	142,563	46,520	96,043	54,408	12,217	42,191	34,398	33,506	892 N
	100.00	61.61	32.63	67.36	23.51	22.45	77.54	14.86	97.40	2.59 RS
	7.37	8.64	9.01	8.47	5.63	5.17	5.78	6.55	6.55	6.72 CS
5,000 - 9,999.....	245,367	152,422	52,498	99,924	58,535	14,691	43,844	34,410	33,121	1,289 N
	100.00	62.12	34.44	65.55	23.85	25.09	74.90	14.02	96.25	3.74 RS
	7.81	9.24	10.17	8.81	6.06	6.22	6.01	6.55	6.47	4.72 CS

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TABLE 117 PROFILE OF APPLICANTS BY CURRENT AND PREVIOUS FILING STATUS

DESCRIPTOR	GRAND TOTAL	I->>>>CURRENTLY ELIGIBLE<<<<-I SUBTOTAL	PREVIOUSLY REJECTED	PREVIOUSLY NOT REJECTED	I->>>CURRENTLY INELIGIBLE<<<-I SUBTOTAL	PREVIOUSLY REJECTED	PREVIOUSLY NOT REJECTED	I->>>>CURRENTLY REJECTED<<<<-I SUBTOTAL	PREVIOUSLY REJECTED	PREVIOUSLY NOT REJECTED	
10,000 - 19,999.....	429,734	228,022	76,795	151,227	146,463	37,714	108,749	55,249	53,149	2,100	N
	100.00	53.06	33.67	66.32	34.08	25.74	74.25	12.85	96.19	3.80	RS
	13.69	13.82	14.88	13.34	15.17	15.97	14.91	10.53	10.39	15.84	CS
20,000 - 29,999.....	325,422	121,700	41,722	79,978	164,025	41,452	122,573	39,697	38,887	810	N
	100.00	37.39	34.28	65.71	50.40	25.27	74.72	12.19	97.95	2.04	RS
	10.36	7.38	8.08	7.05	16.99	17.55	16.80	7.56	7.60	6.11	CS
30,000 - 39,999.....	205,856	50,427	17,864	32,563	129,973	31,223	98,750	25,456	25,071	385	N
	100.00	24.49	35.42	64.57	63.13	24.02	75.97	12.36	98.48	1.51	RS
	6.55	3.05	3.46	2.87	13.46	13.22	13.54	4.85	4.90	2.90	CS
40,000 AND ABOVE.....	326,510	44,844	19,146	25,698	233,802	58,104	175,698	47,864	47,331	533	N
	100.00	13.73	42.69	57.30	71.60	24.85	75.14	14.65	98.88	1.11	RS
	10.40	2.71	3.71	2.26	24.21	24.61	24.09	9.12	9.25	4.02	CS
UNKNOWN.....	156,489	71,098	29,210	41,888	12,918	5,660	7,258	72,473	72,206	267	N
	100.00	45.43	41.08	58.91	8.25	43.81	56.18	46.31	99.63	0.36	RS
	4.98	4.31	5.66	3.69	1.33	2.39	0.99	13.81	14.12	2.01	CS
--UNUSUAL EXPENSES--											
PRESENT.....	1,465,723	683,247	213,965	469,282	591,767	131,471	460,296	190,709	184,107	6,602	N
	100.00	46.61	31.31	68.68	40.37	22.21	77.78	13.01	96.53	3.46	RS
	46.69	41.43	41.48	41.41	61.29	55.68	63.11	36.35	36.00	49.80	CS
ABSENT.....	1,144,363	766,851	213,361	553,490	209,386	43,790	165,596	168,126	162,831	5,295	N
	100.00	67.01	27.82	72.17	18.29	20.91	79.08	14.69	96.85	3.14	RS
	36.45	46.50	41.36	48.84	21.68	18.54	22.70	32.04	31.84	39.94	CS
UNKNOWN.....	528,789	198,809	88,443	110,366	164,221	60,836	103,385	165,759	164,401	1,358	N
	100.00	37.59	44.48	55.51	31.05	37.04	62.95	31.34	99.18	0.81	RS
	16.84	12.05	17.14	9.73	17.01	25.76	14.17	31.59	32.15	10.24	CS
--UNREIMBURSED TUITION--											
PRESENT.....	388,713	170,131	57,144	112,987	163,178	37,884	125,294	55,404	54,044	1,360	N
	100.00	43.76	33.58	66.41	41.97	23.21	76.78	14.25	97.54	2.45	RS
	12.38	10.31	11.07	9.97	16.90	16.04	17.18	10.56	10.56	10.26	CS
ABSENT.....	2,243,568	1,287,759	369,594	918,165	644,614	133,442	511,172	311,195	300,507	10,688	N
	100.00	57.39	28.70	71.29	28.73	20.70	79.29	13.87	96.56	3.43	RS
	71.47	78.09	71.65	81.02	66.77	56.51	70.09	59.32	58.76	80.63	CS
UNKNOWN.....	506,594	191,017	89,031	101,986	157,682	64,771	92,811	157,995	156,788	1,207	N
	100.00	37.70	46.60	53.39	31.10	41.10	58.89	31.18	99.23	0.76	RS
	16.13	11.58	17.26	9.00	16.32	27.43	12.72	30.11	30.66	9.10	CS
--PLANNED INSTITUTION CONTROL--											

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TABLE 117 PROFILE OF APPLICANTS BY CURRENT AND PREVIOUS FILING STATUS

DESCRIPTOR	GRAND TOTAL	CURRENTLY ELIGIBLE SUBTOTAL	CURRENTLY ELIGIBLE PREVIOUSLY REJECTED	CURRENTLY ELIGIBLE PREVIOUSLY NOT REJECTED	CURRENTLY INELIGIBLE SUBTOTAL	CURRENTLY INELIGIBLE PREVIOUSLY REJECTED	CURRENTLY INELIGIBLE PREVIOUSLY NOT REJECTED	CURRENTLY REJECTED SUBTOTAL	CURRENTLY REJECTED PREVIOUSLY REJECTED	CURRENTLY REJECTED PREVIOUSLY NOT REJECTED	
PRIVATE, NONPROFIT.....	630,955	300,341	104,751	195,590	237,637	58,693	178,944	92,977	90,290	2,687	N
	100.00	47.60	34.87	65.12	37.66	24.69	75.30	14.73	97.11	2.88	RA
	20.10	18.21	20.30	17.26	24.61	24.85	24.53	17.72	17.65	20.27	CA
PRIVATE, PROPRIETY.....	1,219,108	714,677	191,301	523,376	275,144	62,942	212,202	229,287	225,561	3,726	N
	100.00	58.62	26.76	73.23	22.56	22.87	77.12	18.80	98.37	1.62	RA
	38.83	43.34	37.09	46.18	28.50	26.65	29.09	43.70	44.11	28.11	CA
UNKNOWN.....	58,266	37,612	11,075	26,537	13,137	2,691	10,446	7,517	7,332	185	N
	100.00	64.55	29.44	70.55	22.54	20.48	79.51	12.90	97.53	2.46	RA
	1.85	2.28	2.14	2.34	1.36	1.13	1.43	1.43	1.43	1.39	CA
--PLANNED INSTITUTION TYPE----											
UNIVERSITY.....	1,762,176	968,706	309,452	659,254	500,556	122,205	378,351	292,914	284,823	8,091	N
	100.00	54.97	31.94	68.05	28.40	24.41	75.58	16.62	97.23	2.76	RA
	56.14	58.74	59.99	58.17	51.85	51.76	51.88	55.83	55.70	61.04	CA
OTHER 4 YEAR.....	767,650	332,899	117,194	214,905	317,760	81,396	236,364	117,791	114,772	3,019	N
	100.00	43.26	35.28	64.71	41.39	25.61	74.38	15.34	97.43	2.56	RA
	24.45	20.14	22.72	18.96	32.91	34.47	32.41	22.45	22.44	22.77	CA
2 AND 3 YEAR.....	195,448	125,778	21,866	103,912	39,635	7,095	32,540	30,035	29,599	436	N
	100.00	64.35	17.38	82.61	20.27	17.90	82.09	15.36	98.54	1.45	RA
	6.22	7.62	4.23	9.17	4.10	3.00	4.46	5.72	5.78	3.28	CA
AT LEAST 1 YEAR.....	1	1	0	1	0	0	0	0	0	0	N
	100.00	100.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	RA
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	CA
LESS THAN 1 YEAR.....	0	0	0	0	0	0	0	0	0	0	N
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	RA
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	CA
UNKNOWN.....	413,608	222,323	67,257	155,056	107,423	25,401	82,022	83,854	82,145	1,709	N
	100.00	53.75	30.25	69.74	25.97	23.64	76.35	20.27	97.96	2.03	RA
	13.17	13.48	13.04	13.68	11.12	10.75	11.24	15.98	16.06	12.89	CA

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